

Who's Responsible

A Guide to Repairs & Maintenance

INTRODUCTION

The tables on the following pages provide a general list of who is responsible for repairs and maintenance – the Owner (Owner) or Owners Corporation (OC or Strata). This is a general guide and your personal circumstances may differ from this document.

It also gives assistance in regard to what is considered to be an insurable event. It should be noted, of course, that an insurable event is determined by the insurance policy held by the Owners Corporation.

This document recognises events which may trigger a civil dispute however, its main purpose is to educate and give guidance to whom may be responsible for repairs or maintenance of an item taking in no consideration of the event which led to its damage.

Additional information on each item can be found in Appendices 1 and 2.

DEFINITIONS

Definition of Common Property under the Unit Titles Act 2001

 Common Property is identified on the Units Plan, and is all areas of the land and buildings outside the boundaries of the units.

Definitions of A and B Class under the Unit Titles Act 2001

- An 'A Class' unit has boundaries defined by reference to floors, walls and ceilings of the building.
- The boundary of an 'A Class' unit is midway between the walls, floors and ceilings of the unit.
- The boundary of a unit subsidiary for an 'A Class' lies along the center of the wall. Everything outside that central line is common property.
- A 'B Class' unit has boundaries unlimited by height unless there is an encroachment above or below ground level by another part of the parcel. This means that a 'B Class' unit is a piece of land identified in the Units Plan upon which buildings e.g. townhouse/garage/carports have been erected.

Responsibility for Repair and Maintenance

- The Owners Corporation is responsible for repair and maintenance of common property.
- The Owners Corporation is also responsible for repair and maintenance of load bearing

structures and balconies in buildings containing 'A Class' units.

- The Owners Corporation of a building containing 'A Class' units is responsible to repair and maintain Defined Parts which by definition extends to (if load bearing) walls, columns, footings, slabs, beams and any part of a balcony on the building.
- Unit owners are otherwise responsible for repair and maintenance of their unit.

Other Definitions:

Civil Dispute is defined as a dispute between two parties about rights or liabilities of the parties involved.

Owners Corporation (OC) Responsibility refers to the owners corporation, as the legal entity of the Unit Titled building, being the responsible party to complete the repairs or maintenance as listed. From time to time throughout this document, the OC may be referred to as the "Strata" or "Strata's Responsibility".

Owners Responsibility refers to the owner of the lot, as listed on the Certificate of Title, being the responsible party to complete the repairs or maintenance as listed.

DISCLAIMER

The information provided is a general guide only.

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TABLE OF RESPONSIBILITY

_		Respon	sibility	Additional Information	
Туре	Item	'A' Class	'B' Class	Appendix 1	Appendix 2
Balcony	Door flyscreens/security door	Owner	Owner	20	2
Balcony	Door, window & wall	Owner/Strata	Owner	20	2
Balcony	Painting of balcony ceiling	Owner	Owner	21	2
Balcony	Railings	Strata	Owner	20	2
Balcony	Awnings	Owner/Strata	Owner	39	2
Balcony	Water pooling not draining away	Owner/Strata	Owner	20, 30	2, 6
Balcony	Shade sails	Owner/Strata	Owner	39	1, 2
Balcony	Satelite dishes	Owner	Owner	2	2 or 7
Balcony	TV aerial	Owner	Owner	2	2 or 7
Balcony	Signs	Owner	Owner	43	2, 3
Balcony	Tiles	Owner/Strata	Owner	29	2
Balcony	Water leaking through external wall	Strata	Owner	20	2, 5
Bathroom	Bathroom cabinet and/or mirror	Owner	Owner	32	2
Bathroom	Blocked floor drain	Owner	Owner	1, 35	4, 6
Bathroom	Burst pipe general	Owner/Strata	Owner	8	4, 5, 6
Bathroom	Cracked bath/hand basin	Owner	Owner	32	2
Bathroom	Dripping "S" bend under sink	Owner	Owner	1	4
Bathroom	Exhaust fans	Owner/Strata	Owner	6	2
Bathroom	Hot water service - individual hot water units	Owner	Owner	31	2
Bathroom	Leaking pipes under sink	Owner	Owner	1	4, 5, 6
Bathroom	Main stop-cock to unit	Owner/Strata	Owner	1	4
Bathroom	Plug and waste in bath	Owner	Owner	9	4, 6
Bathroom	Shower screen repairs	Owner	Owner	32	2
Bathroom	Toilet bowl	Owner	Owner	32	2
Bathroom	Toilet cistern	Owner	Owner	32	2
Bathroom	Underfloor heating	Owner	Owner	26	2

	Item	Respor	nsibility	Additional Information	
Туре		`A' Class	`B' Class	Appendix 1	Appendix 2
Bathroom	Water leaking from bath	Owner/Strata	Owner	12, 30	4, 5, 6
Bathroom	Water leaking from shower	Owner/Strata	Owner	12, 30	4, 5, 6
Bathroom	Water leaking from shower taps	Owner	Owner	32	4
Bathroom	Water leaking through tiles	Owner/Strata	Owner	11, 12, 30	4, 5, 6
Ceilings/Roof	Ceiling cornices	Owner	Owner	28	1
Ceilings/Roof	Exhaust fans	Owner/Strata	Owner	6	2
Ceilings/Roof	False ceilings	Owner	Owner	24	1
Ceilings/Roof	Membranes	Owner/Strata	Owner	30	4, 5, 6
Ceilings/Roof	Plastered ceilings	Owner	Owner	13, 24	1
Ceilings/Roof	Insulation	Owner/Strata	Owner	24	2
Ceilings/Roof	Guttering on building	Strata	Owner	24, 44	2
Ceilings/Roof	Satellite dishes	Owner/Strata	Owner/Strata	2	2
Ceilings/Roof	Solar collectors for HWS, power or pools	Owner/Strata	Owner/Strata	45	2 or 7
Ceilings/Roof	Ridge capping repair	Strata	Owner	44	2
Ceilings/Roof	Lead flashing repair roof	Strata	Owner	44	2
Ceilings/Roof	TV aerial	Owner/Strata	Owner	2	2 or 7
Ceilings/Roof	Vermiculite ceilings	Owner	Owner	24	1
Courtyard	Fencing/courtyard walls	Owner/Strata	Owner/Strata	16	1 or 3
Courtyard	Pavers	Owner	Owner	18	3
Courtyard	Rainwater/grey water reuse systems	Owner/Strata	Owner/Strata	42	3 or 7
Courtyard	Tree trimming/removal	Owner	Owner	18	4, 3, 5
Courtyard	Planter boxes	Owner	Owner	36, 18	3, 4, 5
Courtyard	Satellite dishes	Owner	Owner	2	2 or 7
Courtyard	Solar collectors for HWS, power or pools	Owner	Owner	45	2 or 7
Courtyard	Shade sails	Owner/Strata	Owner	39	2 or 7
Courtyard	Deck, pergola or steps	Owner	Owner	18	2
Electrical	Air- conditioning systems - fixed	Owner/Strata	Owner	7	2
Electrical	Air-conditioning systems - portable	Owner	Owner	7	7

_		Responsibility		Additional Information	
Туре	Item	`A' Class	`B' Class	Appendix 1	Appendix 2
Electrical	Electric garage door opener	Owner/Strata	Owner/Strata	15	1, 4
Electrical	Exhaust fans	Owner/Strata	Owner	6	2
Electrical	Fuses	Owner	Owner/Strata	4	2
Electrical	Meters for service	Owner/Strata	Owner/Strata	4	2
Electrical	Hot water services - exclusive to unit	Owner	Owner	31	2, 5
Electrical	Hot water services – communal	Strata	N/A	31	2, 5
Electrical	Insinkerators	Owner	Owner	32	2
Electrical	Intercom handset	Owner/Strata	Owner/Strata	33	2
Electrical	Intercom wiring	Owner/Strata	Owner/Strata	1	2
Electrical	Door buzzer	Owner/Strata	Owner	33	2
Electrical	Light and power wiring	Owner/Strata	Owner/Strata	1	2
Electrical	Light fittings	Owner/Strata	Owner/Strata	5	7
Electrical	Light switches	Owner/Strata	Owner/Strata	1	2
Electrical	Power point socket	Owner/Strata	Owner/Strata	1	2
Electrical	Smoke detectors	Owner/Strata	Owner/Strata	3	2
Electrical	Underfloor heating	Owner/Strata	Owner	26	2
Electrical	Stoves	Owner	Owner	32	2
Electrical	Telephone (additional wiring required)	Owner/Strata	Owner/Strata	2	2
Electrical	Telephone socket	Owner	Owner	2	2
Electrical	Telephone wiring broken	Owner/Strata	Owner/Strata	2	2
Electrical	Neon	Owner/Strata	Owner/Strata	43	2, 3
Electrical	TV (Foxtel wiring required)	Owner/Strata	Owner/Strata	2	2
Electrical	TV aerial	Owner/Strata	Owner/Strata	2	2 or 7
Electrical	Satelite dishes	Owner/Strata	Owner/Strata	2	2 or 7
Electrical	TV cabling	Owner/Strata	Owner/Strata	1	2
Electrical	TV socket	Owner/Strata	Owner/Strata	1	2
Entrance Door	Door locks	Owner/Strata	Owner	19	2
Entrance Door	Entrance door automatic closure	Strata	Owner/Strata	34	2

		Respor	nsibility	Additional In	nformation
Туре	Item	`A' Class	`B' Class	Appendix 1	Appendix 2
Entrance Door	Entrance door to unit	Owner/Strata	Owner	23	2
Entrance Door	Intercom handset	Owner/Strata	Owner/Strata	33	2
Entrance Door	Door buzzer	Owner/Strata	Owner/Strata	33	2
Entrance Door	Key, security cards etc	Owner	Owner	15, 19	4
Entrance Door	Peak hole	Owner	Owner	23	2
Entrance Door	Fire doors	Owner/Strata	Owner	23	2
Entrance Door	Security and fly screen doors	Owner/Strata	Owner	23	2
Entrance Door	Security door repair	Owner/Strata	Owner	23	2
Floor	Blocked floor drain	Owner/Strata	Owner	35	4
Floor	Floor and wall tiles	Owner	Owner	25, 26, 29	2
Floor	Floorboards, parquetry/ floating floor	Owner	Owner	26	2
Floor	Cracked concrete floor	Owner/Strata	Owner	20, 26	2
Floor	Internal carpet	Owner	Owner	26	7
Floor	Lino/Vinyl/cork tiles	Owner	Owner	26	2
Floor	Skirting boards and architraves	Owner	Owner	22, 23, 26	2
Floor	Mezzanines within lots	Owner	Owner	26	2
Floor	Underfloor heating	Owner	Owner	26	2
Floor	Magnesite floor base	Owner	Owner	26	2
Floor	Pavers	Owner/Strata	Owner	18	3
Garden	Retaining walls	Owner/Strata	Owner/Strata	36, 18	3
Garden	Pavers	Owner/Strata	Owner/Strata	18, 36	3
Garden	Irrigation system	Owner/Strata	Owner/Strata	1,2	3
Garden	Pathways	Owner/Strata	Owner/Strata	36, 18	3
Garden	Planter boxes	Owner/Strata	Owner/Strata	36, 18	3
Garden	Swimming pool	Owner/Strata	Owner/Strata	38	3
Garden	On site detention systems	Strata	Owner/Strata	42	3
Garden	Rainwater/grey water reuse systems	Owner/Strata	Owner/Strata	42	3 or 7
Garden	Pond/ water feature	Owner/Strata	Owner/Strata	38	3
Garden	Annual check on back flow device	Strata	Owner/ Strata	38	4

_		Respor	nsibility	Additional I	nformation
Туре	Item	'A' Class	`B' Class	Appendix 1	Appendix 2
Garden	Solar collectors for HWS, power or pools	Owner/Strata	Owner/ Strata	45	2 or 7
Garden	Signs	Owner/Strata	Owner/Strata	43	2, 3
Garden	Shade sails	Owner/Strata	Owner/Strata	39	2
Garden	Plants/ trees	Owner/Strata	Owner/Strata	36, 18	3
Garden	Fences	Owner/Strata	Owner/Strata	16	3
General	Built-in wardrobes/ cupboards	Owner	Owner	32	1
General	Cracks in walls	Owner/Strata	Owner	23	4
General	Damage to common property by tenant	Owner	Owner	23	4
General	Ducting covering stack	Owner	Owner	27	1
General	Stairs in unit	Owner	Owner	32	2
General	Shutters/screening	Owner/Strata	Owner	39	2
General	Internal doors	Owner	Owner	23	2
General	Keys, security cards etc.	Owner	Owner	15, 19	4
General	Lifts with exclusive or restricted use	Strata	N/A	41	2
General	Tree trimming/removal	Owner/Strata	Owner/Strata	18, 36	4
General	Columns within unit	Owner/Strata	Owner	23	2
General	Window treatments	Owner/Strata	Owner	22	7
General	Planter boxes	Owner/Strata	Owner/Strata	11, 36, 18	3
General	Driveways	Strata	Owner/Strata	40	3
General	Signs	Owner/Strata	Owner/Strata	43	2, 3
General	Retaining walls	Owner/Strata	Owner/Strata	36, 18	3
General	Turntables	Strata	Strata	40	3
General	Conduit	Owner/Strata	Owner/Strata	1	2
General	Shade sails	Owner/Strata	Owner/Strata	39	2
General	Fencing/courtyard walls	Owner/Strata	Owner/Strata	16	1 or 3
General	Burst pipe general	Owner/Strata	Owner/Strata	1, 8	5, 6
General	Letter boxes	Owner/Strata	Owner/Strata	37	2
Kitchen	Burst pipe general	Owner/Strata	Owner	1, 8	5, 6
Kitchen	Dishwasher	Owner	Owner	32	2

_		Respor	nsibility	Additional Information	
Туре	Item	'A' Class	`B' Class	Appendix 1	Appendix 2
Kitchen	Dripping "S" bend under sink	Owner	Owner	1, 8	5
Kitchen	Ducting covering stack	Owner	Owner	1, 8, 35	4
Kitchen	Exhaust fans	Owner	Owner	6	2
Kitchen	Floor & wall tile	Owner	Owner	25, 11	2
Kitchen	Hot water service exclusive to unit	Owner	Owner	21	2, 5
Kitchen	Insinkerators	Owner	Owner	32	2
Kitchen	Benches, cabinets and joinery	Owner	Owner	32	2
Kitchen	Leaking pipes under sink	Owner	Owner	1, 8	5, 6
Kitchen	Lino/vinyl/cork tiles	Owner	Owner	26	2
Kitchen	Linoleum	Owner	Owner	26	7
Kitchen	Underfloor heating	Owner	Owner	26	2
Kitchen	Main stop-cock to unit	Owner/Strata	Owner	1	4
Kitchen	Stoves	Owner	Owner	32	2
Parking	Carports	Owner	Owner	14	1
Parking	Common property door control mechanism	Strata	Strata	15	4
Parking	Door hinge mechanism	Owner/Strata	Owner/Strata	14	2
Parking	Electric garage door opener	Owner/Strata	Owner/Strata	15	4
Parking	Garage door lock	Owner/Strata	Owner/Strata	14	2
Parking	Garage doors	Owner/Strata	Owner/Strata	14	2
Parking	Garage door auto opening mechanism	Owner/Strata	Owner/Strata	15	2
Parking	Garage door auto remotes	Owner	Owner	15	4, 7
Parking	Cable gates/boom gate	Strata	Strata	14, 15	2
Parking	Light fittings	Strata	Owner/Strata	5	2
Parking	Line marking	Strata	Strata	14	4
Parking	Turntables	Strata	Strata	40	3
Parking	Leaking suspended slab	Strata	Strata	36, 17	2
Parking	Signs	Owner/Strata	Owner/Strata	43	2, 3
Parking	Mesh between garages	Owner	Owner	14, 16	2

_	Item	Respor	nsibility	Additional Information	
Туре		`A' Class	`B' Class	Appendix 1	Appendix 2
Parking	Blocked floor drain	Strata	Owner/Strata	35	4
Parking	Water ingress into garage	Strata	Owner/Strata	17, 8	4
Plumbing	Blocked floor drain	Owner/Strata	Owner	35	4, 5, 6
Plumbing	Blocked sewer	Owner/Strata	Owner/Strata	35	4, 5, 6
Plumbing	Blocked storm water	Owner/Strata	Owner/Strata	35	4, 5, 6
Plumbing	Burst pipe general	Owner/Strata	Owner/Strata	8, 35	4, 5, 6
Plumbing	Damage to unit after water leak	Owner/Strata	Owner	11, 13	1, 5, 6
Plumbing	Dampness in a unit	Owner/Strata	Owner	10, 11	1
Plumbing	Dripping "S" bend under sink	Owner	Owner	1, 8	4, 5
Plumbing	Leaking pipes under sink	Owner	Owner	1, 8	5, 6
Plumbing	Stop cock to unit	Owner/Strata	Owner	1	4
Plumbing	Main stop cock to development	Strata	Strata	1	4
Plumbing	Plug & waste in bath	Owner	Owner	9	4
Plumbing	Water hammer	Owner/Strata	Owner/Strata	1	4
Plumbing	Grease traps blocked	Owner	Owner	35	4
Plumbing	Back flow prevention device	Owner/Strata	Owner/Strata	38	3
Plumbing	Rising damp bottom of unit	Strata	Owner	10, 23	1
Plumbing	Toilet bowl	Owner	Owner	32	2
Plumbing	Toilet cistern	Owner	Owner	32	2
Plumbing	Burst hot water service	Owner/Strata	Owner	31	2, 5
Plumbing	Water ingress into garage	Owner/Strata	Owner/Strata	8, 17, 30	4, 6
Plumbing	On site detention systems	Strata	Owner/Strata	42	3
Plumbing	Rainwater/grey water reuse systems	Owner/Strata	Owner/Strata	32	3
Plumbing	Water leaking from bath	Owner	Owner	11, 12	4, 5, 6
Plumbing	Water leaking from shower	Owner	Owner	11, 12, 30	4, 5, 6
Plumbing	Water leaking from shower taps	Owner	Owner	1	4
Plumbing	Water leaking through tiles	Owner/Strata	Owner	25, 29, 30	4, 5, 6

T		Respon	sibility	Additional Information	
Туре	Item	`A' Class	'B' Class	Appendix 1	Appendix 2
Windows	Cleaning outside	Owner/Strata	Owner	22	1
Windows	Flyscreen's/security screens	Owner/Strata	Owner	22	2
Windows	Locks	Owner	Owner	22	2
Windows	Repairs	Owner/Strata	Owner	22	2
Windows	Sash cord replacement	Owner	Owner	22	2
Windows	Window treatments	Owner	Owner	22	7
Windows	Signs	Owner/Strata	Owner	43	2, 3
Windows	Awnings/shutters	Owner/Strata	Owner	39	2
Windows	Seal to window	Owner/Strata	Owner	22	2
Windows	Privacy or sunscreen/ louvres	Owner/Strata	Owner	39	2

APPENDIX 1 - ADDITIONAL INFORMATION - REPAIRS

Any pipe, cable, ducting, taps, conduit and light switches

'A' & 'B' Class

- Repairs to any pipe, cable, ducting or the like that is for the exclusive use of the unit, (i.e. branch line if it only benefits the unit) *Owner responsibility*.
- Repairs to any pipe, cable, ducting or the like that is on the main or common line that services some or all units *Strata responsibility*.
- Stop cock to a unit Owner responsibility.
- Main stop cock to development Strata responsibility.
- Taps inside the unit boundary Owner responsibility.
- Taps on common property Strata responsibility (unless individually approved).
- Light switches inside the unit Owner responsibility.
- · Light switches on common property (i.e. stairwells, foyer, communal garages etc.)
 - Strata responsibility.
- Power point inside the unit Owner responsibility.
- Power point on common property Strata responsibility.
- Water hammer:
 - Installation of water hammer/washers to taps inside the unit Owner responsibility
 - Installation of inhibitor valve to pipes inside the unit Owner responsibility.
 - Installation of inhibitor valve to the main stop cock for the development *Strata* responsibility.

2 Telephone/Foxtel/TV aerials/Satellite dishes

'B' Class

- Telephone cable to unit only Owner responsibility.
- Telephone cable servicing all units Strata responsibility.
- Foxtel/TV aerials for individual unit Owner responsibility.
- Foxtel/TV aerials installed on roof of joined townhouses and services all units
 - Strata responsibility.
- Satellite dishes for individual unit Owner responsibility.

- If telephone or Foxtel wiring is for the benefit of the unit only & not installed by the Strata *Owner responsibility* to install/repair.
- If telephone/Foxtel wiring is for the benefit of all owners &/or installed by the Strata **Strata responsibility.**
- TV aerial installed into roof cavity by Owner Owner responsibility.
- TV aerial installed on roof communal for all units Strata responsibility.
- TV aerial installed on balcony by Owner Owner responsibility (subject to Strata consent).
- Communal satellite dish installed on roof to service all units Strata responsibility.
- Satellite dish installed within unit boundary (i.e. courtyard, garden, balcony, roof space etc.) *Owner responsibility* (subject to Strata consent).

3 Smoke detectors

'A' & 'B' Class

- If the smoke detectors are stand alone, installed in a unit Owner responsibility.
- If the smoke detectors are on common property (regardless if they are or are not connected to a fire board in the building) *Strata responsibility*.

4 Fuses

'B' Class

- If the fuse board is within the unit boundary Owner responsibility.
- Meter box could be located on a townhouse built within a unit boundary but services irrigation system *Strata responsibility*.

'A' Class

- If the fuse board is within the unit boundary (i.e. services only that unit) Owner responsibility.
- If the fuse switch is located on a mains board but only services one unit Owner responsibility.
- If the fuse board is in the common property meter room but only services one unit –
 Owner responsibility.
- Meter box could be within a unit boundary but services irrigation system Strata responsibility.

NOTE: Because the meter room is common property, the Strata cannot prevent owners gaining access. The Strata should be made aware that if an owner obtains access and injures themselves, the Strata could be held responsible. It is always our recommendation to ensure anyone whom obtains access to the meter room is a licenced electrician.

5 Light fittings

'A' & 'B' Class

- Light fittings inside a unit and on balconies Owner responsibility.
- Light fittings on common property Strata responsibility.
- Light fittings installed on roof of basement garage, located within unit subsidiary *Strata* responsibility.

6 Exhaust fans

'B' class

· If exhaust fans are installed inside the unit - Owner responsibility.

- If exhaust fans are installed inside the unit Owner responsibility.
- If common exhaust fans are installed on common property (i.e. plant room, basement garage, cabana room, sauna room, internal pool room etc.) *Strata responsibility.*
- If unit exhaust fan is located on Common Property *Owner responsibility* to obtain access and service as required.
- If commercial unit exhaust fan traverses common property to expel to exterior **Owner** responsibility.

7 Air conditioners

'B' Class

- Air conditioners that service the individual unit (i.e. split system internal unit inside the unit and external compressor on balcony or grounds of unit) *Owner responsibility*.
- Portable air conditioners Owner responsibility.

'A' Class

- Air conditioners that service the individual unit (i.e. split system internal unit inside the unit & external compressor on balcony or common property wall, common property basement car parking area) **Owner responsibility.**
- Communal air conditioning systems/plant/cooling towers for the benefit of all units **Strata responsibility.**
- Portable air conditioners and dehumidifiers Owner responsibility.

8 Burst pipes

'B' Class

- Burst pipes on branch line which only benefit one unit Owner responsibility.
- Burst pipes on main line which benefit all or some units **Strata responsibility** regardless of its location (could run through portion of the boundary of a unit).

'A' Class

- Burst pipes on branch line which only benefit one unit Owner responsibility.
- Burst pipes on main line which benefits all or some units Strata responsibility.

9 | Plug & waste in bath

Plug and waste in bath is generally within the unit boundaries - Owner responsibility.

10 Dampness/Condensation

If dampness and condensation (e.g. mould) is occurring in a unit, it must be first determined where the water is coming from. If the dampness is coming from condensation from the inside – *Owner responsibility*.

Common causes of this are:

- Kitchen cooking.
- Use of clothes dryer.
- Sleeping in bedroom without opening window (the average person expels 400ml of water each night while sleeping).

In this case, mould is normally more virulent in the colder months and would normally occur on a southern wall or on flat concrete roof. The mould would occur on the surface of the paint with no paint lifting.

If the dampness was coming from outside, the paint would lift with white powder under the paint.

Common causes of this are:

- · Damp course is covered by landscaping/mulch;
- · Problems with the window seals;
- · Leakage from water penetration windows, roof leaks, skylight;
- Leakage from bathroom/kitchen/laundry in unit above; and
- · Overflow relief valve.

'B' Class - Owner responsibility

'A' Class

- Problems emanating from common property Strata responsibility.
- Problems emanating from another unit at-fault unit owner's responsibility.
- Overflow relief valve/internal problems identified above Owner responsibility.

11 Water leakage

'B' Class

Water leakage is Owner responsibility.

'Δ' Class

- Tiles on the floor or walls inside the unit including tiles, grout and adhesive on the bathroom floor, bath and shower base *Owner responsibility* (unless insurable event).
- If water is leaking into a unit from another unit or common property, responsibility for
 internal repair rests with the at-fault unit owner or the Strata depending on the cause
 of the leak. The resultant repair could be the subject of an insurance claim (i.e. water
 damage).
- If the tiles of a floor/wall need to be lifted to repair pipes, then the lifting and replacement of the tiles may be claimed under search & find under the Strata insurance policy. *Please refer to your policy disclosure statement*.
- Water leakage from Planter boxes from inside unit boundary. If the waterproofing is
 practically integrated to the slab then it would be *Strata responsibility*. However, where
 it isn't waterproofed directly onto the slab this would be *Owner's Responsibility*.
- Water leakage from planter boxes common property (i.e. gardens, courtyards, foyer, entrance etc.) – Strata responsibility.

12 Water proofing

'B' Class

- The tiles, grouting, adhesive and seal around the top of the bath and the shower recess is the *Owner's responsibility* to maintain.
- The plug & waste under the bath is within the unit boundaries and therefore is the *Owner's responsibility* to maintain.

'A' Class

- The tiles, grouting adhesive and seal around the top of the bath and the shower recess is the *Owner's responsibility* to maintain if water is leaking into the unit below.
- The responsibility for a wet seal or waterproof membrane in the bathroom floor, or under bath/shower will be determined if it is practically integrated with the slab or not (i.e. has it been applied directly onto the slab). After speaking with licenced contractors in most cases waterproofing is not directly applied to the slab in a bathroom. Therefore in most cases, this would be the Owners Responsibility. However, this would depend on the original application method.
- If water leaks into the unit below, the at fault owner or Strata (depending on the cause of the leak) is responsible to repair.

13 Owners Corporation causes damage during maintenance work

If damage is caused to a unit owner's property while the Strata is undertaking a repair, the Strata may be responsible to fix the damaged property.

However, if the cause of the damage to the unit (e.g. paintwork or plastered ceiling) was not made when the Strata was fixing the problem, and instead was caused by the problem itself, then the Strata may not responsible to make good the owner's property unless the Strata can be deemed to be liable in negligence or nuisance.

14 Garages

'B' Class

- Always Owner responsibility unless the garages or carports are common property.
- Basement carpark is common property garage doors to underground car parking area –
 Strata responsibility (includes hinge mechanisms, locks, automatic opening and closing, access card mechanisms etc.).
- · Cable gates/boom gates Strata responsibility.
- Line marking in parking areas Strata responsibility.
- Line marking in underground garage to divide individual unit subsidiaries Strata responsibility.
- Numbering of individual car parking spaces Strata responsibility.
- Mesh between parking spaces Owner responsibility unless resolved otherwise.

- Garage doors to underground communal car parking area Strata responsibility (includes hinge mechanisms, locks, automatic opening and closing, access card mechanisms etc.)
- Individual garage doors servicing one unit only within an A Class Owner responsibility.
- Carports in A Class development Strata responsibility, unless special privilege granted to unit owner.
- Cable gates/boom gates Strata responsibility.
- Line marking in parking areas Strata responsibility.
- Line marking in underground garage to divide individual unit subsidiaries *Strata* responsibility.
- Numbering of individual car parking spaces and storage cages Strata responsibility.
- Mesh between parking spaces Owner responsibility unless resolved otherwise.

15 Garage doors - mechanisms/remotes

'B' Class

- Mechanisms/remotes to garage doors Owner responsibility.
- Individual cable gate/boom gate opener (remote, key card) Owner responsibility.
- Underground garage (within unit boundary) mechanisms/remotes Owner responsibility.
- Common property underground garage (mechanisms) Strata responsibility.
- Common property underground garage (remotes) Owner responsibility.

'A' Class

- · Common property mechanism Strata responsibility.
- The individual electric garage door opener (remote, key card) Owner responsibility.
- Individual cable gate/boom gate opener (remote, key card) Owner responsibility.

16 Fences taken to be built on the boundary

'B' Class

- Divides two units 50/50 responsibility between each Owner.
- Divides a unit and common property 50/50 Owner and Strata responsibility.
- Divides a unit and Territory land Owner responsibility.
- Divides a unit and another property 50/50 Owner and adjoining property Owner responsibility.
- Divides common property and another property 50/50 Strata and adjoining property
 Owner responsibility.

'A' Class

- Divides two units (i.e. courtyard wall/fence) 50/50 responsibility between each Owner.
- Divides a unit and common property (i.e. courtyard wall/fence) **50/50 Owner** and **Strata responsibility** (boundary midway through wall).
- Divides a unit and Territory land Owner responsibility (reimbursement can be sought from locate government).
- Divides a unit and another property 50/50 Owner and adjoining property Owner responsibility.
- Divides common property and another property 50/50 Strata and adjoining property
 Owner responsibility.
- In an A Class development, all of the above applies *unless the Strata has resolved* otherwise.
- If the Units Plan has identified the walls/fences as purely common property, *then the Strata is responsible*.

17 Waterproofing garage

A garage by definition is not a livable area. Therefore it is exempt from compliance with the waterproofing standards for habitable use.

However, in an 'A' Class development, the Strata is responsible (to an extent) to mitigate, reduce, and/or stop water causing ongoing expected damage to property. For example, calcium rich water dripping on to a car and damaging the paintwork, and to prevent any other damage that may occur such as concrete cancer, major flooding etc. as a result.

18 | Courtyards / Gardens

'B' Class

- Courtyards and gardens are Owner responsibility.
- A tree growing in a courtyard/garden is deemed to **belong to the Owner** and **they are responsible** for all pruning, removal or damage caused by the tree.

'A' Class

- Most courtyards or garden areas attached to a unit are unit subsidiaries. Except for
 the boundary walls/fences, all maintenance inside the unit (i.e. timber decking, pavers,
 pergolas, landscaping, planter boxes etc.) is the *responsibility of the Owner*.
- A tree growing in a courtyard is deemed to **belong to the Owner** and **they are responsible** for all pruning, removal or damage caused from the tree.
- Boundary walls and fences 50/50 Owner and Strata responsibility.

19 Door Locks

'B' Class

- Door locks are Owner responsibility within unit.
- Access door in underground shared carpark Strata responsibility.

'A' Class

- Unit doors, storage area (unit subsidiary), mailboxes, individual garage doors etc. **Owner** responsibility.
- Common property doors (i.e. shared laundry doors, garage access doors, stairwell doors, entrance doors to building, common storage doors etc.) – Strata responsibility.

20 Balcony

'B' Class

Repairs to balcony – Owner responsibility.

- All parts of the balcony (wall, slab, drainage pipes and conduits, railings) Strata responsibility.
- Water leaking through wall lack of maintenance could jeopardise the structural integrity –
 Strata responsibility to repair.
- Water pooling on balcony and does not drain away, could jeopardise the structural integrity – Strata responsibility to repair.
- If occupier over waters plants on balcony occupier must stop as continued over watering can undermine the structural integrity – Owner responsibility.
- Painting Owner responsibility (unless the Strata resolves otherwise).
- Gate/door (if it does not form part of the common property) Owner responsibility.
- If you wish to update or improve your tiles and other aspects of your balcony that aren't related to a maintenance issue *Owner responsibility*.
- Windows and doors if joined to/encompassed by a balcony (that is defined as an individual unit owners subsidiary) - Owner responsibility.
- Windows that form part of the common property 50/50 Owner and Strata responsibility.
- Fly screens/security doors Owner responsibility (unless Strata resolves otherwise).
- Balcony drain maintenance *Owner responsibility*.

21 | Painting balcony ceiling

'B' Class

Painting is Owner responsibility.

'A' Class

- Painting is generally the responsibility of the Owner. However, the Strata will normally include the painting of this area when the whole building gets repainted.
- If water damage occurs to the ceiling, then the repainting/repair *could be* the subject of an insurance claim under Strata insurance policy.
- Repair and maintenance of any surface applied to the balcony ceiling Owner responsibility (i.e. vermiculite, plaster, paint, timber etc.).

22 Windows

'B' Class

Windows are Owner responsibility.

- If a window forms part of the common property (i.e. boundary of the unit) then repair
 and maintenance 50/50 Owner and Strata responsibility (unless the Strata resolves
 otherwise).
- If window does not form boundary of unit Owner responsibility.
 - If window treatments are inside the boundary of the unit Owner responsibility.
 - If window treatments are on common property windows (i.e. entrance foyer, gym, library) **Strata responsibility.**
- Architraves:
 - Inside the unit boundary Owner responsibility.
 - External to the unit on common property/wall/entrance foyer/garage/communal laundry/cabana/gym/sauna/spa/pool room *Strata responsibility*.
- Fly screens/security screens Owner responsibility (unless Strata resolves otherwise).
- Locks Owner responsibility.
- Sash cord replacement Owner responsibility as it is inside the unit boundary and not located on common property.

23 Doors/Walls

'B' Class

- · Generally, Owner responsibility.
- Security door to communal basement garage Strata responsibility (if basement garage is common property).
- Damp course Owner responsibility.
- · Columns within unit boundary Owner responsibility.
- Columns in basement garage Strata responsibility (if basement garage is common property).

'A' Class

- Internal walls/doors Owner responsibility.
- Peep holes -Owner responsibility (subject to Strata consent).
- Architraves inside unit boundary/unit subsidiary Owner responsibility.
- Outside unit on common property wall i.e. hallway Strata responsibility.
- Around entrance doors to building/garage/corridors/fire stairs/communal laundry areas/ storage areas – Strata responsibility.
- Boundary walls/doors 50/50 Owner and Strata responsibility
- Load bearing walls (defined parts structural element only) Strata responsibility.
- Damp course **50/50 Owner** and **Strata responsibility** [Note: an engineer's report may be required to determine if the crack is structural or superficial]
- Security screen/Fly screen doors Owner responsibility.
- Unit entrance door Owner responsibility for maintenance of fixtures and fittings i.e.
 door handle, and 50/50 Owner and Strata responsibility if door requires replacement.
- Unit to balcony Owner responsibility (if permitted see above).
- Security doors (not security screen) generally Owner responsibility.
- Entrance door to building Strata responsibility.
- Entrance door to communal garage Strata responsibility.
- Entrance door to individual garage Owner responsibility.
- Communal areas only Strata responsibility.

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Fire doors

- Common property i.e. from fire stairs to corridors/landings/verandas/foyers or to outside of building or garage *Strata responsibility*.
- Internal doors inside unit Owner responsibility.

Columns

- Inside unit boundary (load bearing structural integrity only) Strata responsibility.
- Inside unit boundary (non-load bearing) Owner responsibility.
- Common property Strata responsibility.

24 False ceilings/Ceilings

'B' Class

• Owner responsibility.

'A' Class

- Internal ceiling inside unit Owner responsibility.
- Common property Strata responsibility.
- Balcony Owner responsibility of the unit which the ceiling services.
- Insulation roof space between ceiling and roof in common property:
 - If insulation installed by individual unit owner (special privilege granted) **Owner responsibility**.
 - If insulation in place at time of building Owner responsibility.

25 Tiles

'B' Class

- Within unit boundary Owner responsibility.
- On common property (i.e. pool surrounds, spa, communal bathrooms etc.) Strata responsibility.

'A' Class

- Tiles on the walls, floors etc. within the unit boundary Owner responsibility.
- Tiles on the floor of the balcony [see section 29]
- On common property tiles on walls, floor etc. of pool, sauna, spa, gym areas, paving, verandas, foyer, corridors, lifts etc. *Strata responsibility*.

26 | Floors/Floorboards/Parquetry flooring/Floating floors/Mezzanine floors/Carpets

'B' Class

Within the unit boundary – Owner responsibility.

- Within the unit boundary internal floor coverings (boundary midway between walls, floors and ceilings) *Owner responsibility* (i.e. floorboards, parquetry, floating floors, carpets, vinyl, tiles, corkboard /carpet).
- Concrete floor slab Strata responsibility as the slab is a defined part of an A Class building.
- Timber flooring on balcony Owner responsibility if installed by Owner (unless resolved otherwise by Strata).
- Common property flooring foyer, corridors, lifts, verandas/concrete floor slab floor itself and floor covering *Strata responsibility*.
- Skirting boards inside unit boundary Owner responsibility.

- Skirting boards on common property Strata responsibility.
- Mezzanine floor within unit boundary Owner responsibility.
- Mezzanine floor in common property (i.e. entrance foyer) Strata responsibility.
- Underfloor heating within unit boundary *Owner responsibility* (i.e. installed between slab and floor covering therefore inside unit boundary). If installed in slab (a defined part of a Class A building), the question becomes more difficult. It may be characterised as part of the slab, and therefore *Strata responsibility*.
- Underfloor heating in entrance foyer/common property Strata responsibility.

27 Damage

'A' & 'B' Class

- Deliberate damage, vandalism, impact damage caused by an Owner or their tenant which
 is deemed to be a breach of the Default Rules Owner responsibility with the ability to
 on-charge costs to the tenant and/or visitor.
- Resultant damage caused to common property by Owner/tenants (i.e. damage to stairwells including walls, banisters, floor coverings, entrance doors etc.) if not deliberate and no evidence available of who caused the damage – Strata responsibility unless third party is identified where the strata can on-charge costs.
- Normal wear and tear of common property areas Strata responsibility.

28 Ceiling cornices

'B' Class

• Owner responsibility.

'A' Class

- Within unit boundary internal walls/ceilings (i.e., midway between walls, floors and ceilings) – Owner responsibility.
- Unit subsidiaries such as storage rooms, laundries etc. Owner responsibility.
- Balcony **Owner responsibility** (unless subject of water damage that could jeopardize the structural integrity of the balcony **Strata responsibility**).
- Within common property (i.e. foyer, verandas, corridors, indoor pool rooms, gym rooms, communal laundries, storage rooms etc.) *Strata responsibility*.

29 Tiles on balcony

'B' Class

• Owner responsibility.

- May be **Owner** or **Strata responsibility**:
 - If the tiles need to be replaced for aesthetics or quality improved Owner responsibility
 - If there are waterproofing issues, e.g. the waterproofing membrane requires replacement - Strata responsibility.
- Installation of upgraded/better quality tiles Owner responsibility.
- If tiles are damaged and letting water through (in need of replacement) **Strata responsibility** as water leaking through tiles could cause structural damage.

30 Membranes

'B' Class

On flat roof, balcony, bathroom floor, laundry floor, shower recess - **Owner** responsibility.

'A' Class

- On flat roof, balcony, communal laundry etc. *Strata responsibility* (i.e. if water is leaking through balcony then this can undermine the structural integrity of the balcony and the waterproof membrane must be repaired).
- Within the unit boundary bathroom floor, laundry floor, shower recess **Strata responsibility** if the waterproof membrane is applied directly to the slab, if it is not applied directly to the slab it **will be the owners responsibility**.

31 Hot water service

'B' Class

Owner responsibility.

'A' Class

- Hot water service that services individual unit Owner responsibility.
- Communal hot water service that services all units Strata responsibility.

32 Internal fixtures

'B' Class

- Inside the unit boundary Owner responsibility.
- Communal areas such as gym, pool room, tennis court *Strata responsibility* (includes plumbing fixtures such as taps etc.).

'A' Class

- Inside boundary of unit (i.e. midway between walls, floors, ceiling) Owner responsibility
 (i.e. cabinets, permanently fixed mirror, cupboards, toilet and cistern, bath, basin, sink,
 shower, internal stairs, plumbing accessories, built in dishwasher, benches, stoves).
- Common property Strata responsibility (i.e. gym, tennis court, pool room, barbecue fixtures, communal laundry, plumbing fixtures, storage cupboards, television room/ library, cupboards, shelves).

33 Intercom

'B' Class

- · Communal entrance door to units Strata responsibility.
- Communal intercom to garage Strata responsibility.
- · Handset for individual unit (located inside unit) Owner responsibility.

- Communal entrance door to units Strata responsibility.
- Communal intercom to garage Strata responsibility.
- Handset for individual unit (located inside unit) Owner responsibility.
- Individual wiring for intercom *Owner responsibility*.

34 Door closers

'B' Class

- Inside unit boundary Owner responsibility.
- Entrance door from underground car parking area Strata responsibility.

'A' Class

- Inside unit boundary Owner responsibility.
- Entrance door to building Strata responsibility.
- Entrance door from underground car parking area Strata responsibility.
- Door from fire escape to corridors/verandas Strata responsibility.
- Any common property rooms door closers Strata responsibility.

35 Blockages

'B' Class

- Inside the unit boundary and/or branch line affecting unit *Owner responsibility* (i.e. toilet, floor drain, kitchen drains, laundry sink, sewerage/water lines).
- Branch line affecting that unit regardless of location Owner responsibility.
- Main line affecting all units (i.e. sewerage/water/storm water) Strata responsibility.

'A' Class

- Inside the unit boundary (i.e. midway walls, floors, ceilings) and/or branch line affecting
 unit (i.e. toilet, floor drain, kitchen drains, laundry sink, sewerage/water) Owner
 responsibility.
- Branch line affecting that unit regardless of location Owner responsibility.
- Common property blockage (i.e. inspection area, drain grates on grounds, lift well filling with water, sump pump in basement) Strata responsibility.
- Main drainage/sewerage/storm water/water lines Strata responsibility.
- Grease traps Owner responsibility unless resolved otherwise by Strata.

36 Gardens

Owners are responsible for removal or trimming of trees located within their unit boundary. However, if the tree is located on common property, the Strata must trim or remove; particularly if tree is causing a potential threat to the unit.

'B' Class

- Trees/vegetation
 - Within unit boundary Owner responsibility.
 - On common property (outside individual unit boundaries) Strata responsibility
- · Retaining walls
 - Within unit boundary Owner responsibility.
 - On common property Strata responsibility.
- Pergolas
 - Within unit boundary Owner responsibility.
 - On common property Strata responsibility.
- Suspended slab
 - Located on common property such as garden, pool, garage etc. **Strata responsibility.**

'A' Class

- Trees/vegetation
 - Within the unit subsidiary (i.e. courtyard) Owner responsibility.
 - On common property Strata responsibility.

(i.e. If a tree is located on common property and the roots are found to be causing damage to a courtyard wall of a unit subsidiary, the Strata is responsible for removal of the tree or installation of root barriers to protect the courtyard wall.)

- · Retaining walls
 - Within the unit subsidiary (i.e. courtyard) Owner responsibility.
 - On common property Strata responsibility.
- Pergolas
 - Inside courtyard or unit subsidiary as shown on Units Plan (i.e. does not form boundary wall of unit) *Owner responsibility*.
 - On common property (i.e. is not within courtyard or area classed as unit subsidiary and is located on common property walls or other location on common property) **Strata responsibility.**
- Suspended slab
 - Located on common property such as garden, pool, garage etc. *Strata* responsibility.

37 Letterboxes

'B' Class

- If the individual unit has a letterbox Owner responsibility.
- If bank of letterboxes at the entrance to the development Strata responsibility.
- If the lock is broken or damaged to one letterbox Owner responsibility.
- If key is lost Owner responsibility.
- If individual letterbox in letterbox bank is vandalised Owner responsibility.

- A bank of letterboxes at the entrance to the development or in the foyer of the development *Strata responsibility*.
- If letterbox is located in the courtyard wall of an individual unit Owner responsibility.
- If the lock is broken or damaged to one unit Owner responsibility.
- If key is lost Owner responsibility.
- If individual letterbox in letterbox bank is vandalised Owner responsibility.

38 Swimming pool/Pond/Water feature

'B' Class

- Pool/pond/water feature inside the boundary of the unit Owner responsibility.
- Pool/pond/water feature on common property Strata responsibility.
- Backflow prevention device relating to pool/pond/water feature located inside the boundary of the unit *Owner responsibility*.
- Backflow prevention device relating to pool/pond/water feature located on common property – Strata responsibility.

'A' Class

- Swimming pool internal or external but located on common property *Strata* responsibility.
- Pond located on common property Strata responsibility.
- Backflow prevention device annual check Strata responsibility.
- Water feature on common property (internal/external) Strata responsibility.
- Water feature within boundary of unit Owner responsibility.

39 Awnings/Shutters/Shade sails

'B' Class

- Within unit boundary (i.e. affixed to townhouse built on unit) Owner responsibility.
- Awnings on common property buildings (i.e. gazebo, gym, pool room etc.) Strata responsibility.
- Shade sails within unit boundary Owner responsibility.
- Shade sails on common property Strata responsibility.

- If attached to the common walls of buildings and erected by developer **Strata** responsibility.
- If attached by Owner to balconies or common property walls *Owner responsibility* (unless resolved otherwise by the Strata).
- If affixed to courtyard walls/fences which form boundary of unit subsidiary and common property by Owner *Owner responsibility*.
- Shade sails within unit boundary (i.e. balcony or courtyard, affixed to building all with Strata consent) *Owner responsibility*.
- Shade sails on or attached to common property Strata responsibility.

40 Driveways/Roadways

'B' Class

- Driveway from boundary of unit/common property to garage/carport Owner responsibility.
- Main driveway from street entrance through common property Strata responsibility.
- Roadways throughout common property from street entrance Strata responsibility.
- Turntables for common property use Strata responsibility.

'A' Class

- Main roadway through development Strata responsibility.
- · Roadway into basement garage Strata responsibility.
- Roadway into individual garages *Strata responsibility* (i.e. generally the roadway runs across common property into the garage as the garage would form the boundary of the unit).
- Floor of the carports or individual garages (if unit subsidiaries) Owner responsibility.
- Floor of basement garage from roadway into garage Strata responsibility.
- Turntables for common property use Strata responsibility.

41 Lifts

'A' Class

- Shared lifts are common property Strata responsibility.
- Lifts that service only a few units (i.e. restricted access) Generally Strata responsibility
 However, the Strata may have agreed by special resolution that only a particular number
 of units have to contribute to the cost of the lifts as they are the only ones with access.
 Repair and maintenance of the lift, in that circumstance, would come out of that
 particular budget but is still Strata responsibility as the lifts are common property.

42 Rainwater/Grey water

'B' Class

- Water detention tanks generally located on common property for storage for irrigation
 Strata responsibility.
- Water detention tanks if located within boundary of unit for unit owner exclusive use –
 Owner responsibility.
- Rainwater tanks or grey water systems within the unit boundary for exclusive use of that unit *Owner responsibility* (would need to seek Strata consent for installation).
- Rainwater tanks or grey water systems on common property or within unit but for use of common property or all units – Strata responsibility.

- Water detention tanks generally located on common property for storage for irrigation
 Strata responsibility.
- Rainwater tanks within the unit boundary for exclusive use of that unit Owner responsibility (would need to seek Strata consent for installation).
- Rainwater tanks on common property for use of common property or all unit owners –
 Strata responsibility.
- Grey water systems installed on common property for use on common property and/or all units – Strata responsibility.

43 Signs

'B' Class

- Common property signs (i.e. speeding, pool signs, gym signs, name of development etc.)
 Strata responsibility.
- Junk mail signs Owner responsibility.

'A' Class

- Signs on buildings and common property (i.e. name of building, parking, speeding, pool signs, gym signs including neon signs) – Strata responsibility.
- Signage for a commercial enterprise on residential/commercial building (will require special privilege/Strata consent) *Owner responsibility*.
- Portable signage for commercial enterprise on common property (will require special privilege/Strata consent) *Owner responsibility*.
- Junk mail signs Owner responsibility (design subject to consent of Strata).

44 Roof

'B' Class

- All roof repairs including, guttering, downpipes, tiles, ridge capping, lead flashing, bedding, Colorbond, insulation – Owner responsibility.
- If townhouses are joined together and share ridge capping, lead flashing, bedding –
 50/50 responsibility of each Owner (for the shared line only)

'A' Class

- All roof repairs including, guttering, downpipes, tiles, ridge capping, lead flashing, bedding, Colorbond – Strata responsibility.
- Insulation for an individual unit Owner responsibility.
- Insulation for common property Strata responsibility.

45 | Solar panels/Collectors

'B' Class

- Installed on unit by unit owner for personal use Owner responsibility.
- Installed on buildings located on unit/s by Strata for pool heating, energy collection –
 Strata responsibility.
- Installed on common property to power common assets Strata responsibility.
- Installed on common property to power unit specifically (installation is subject to Special Privilege resolution(s)) - Owner responsibility.

- Installed on roof by unit owner for individual use (subject to Strata consent) Owner responsibility unless resolved otherwise by Strata.
- Installed on common property by Strata Strata responsibility.
- Installed within unit boundary by Owner for individual use (subject to Strata consent) –
 Owner responsibility.

45 EV Charging Stations

'B' Class

- Installed within unit boundary or subsidiary (subject to Strata consent) Owner responsibility.
- Installed on common property by Strata Strata responsibility.

- Installed within the subsidiary of the unit (subject to Strata consent) Owner responsibility.
- Installed on common property by Strata Strata responsibility.

APPENDIX 2 - ADDITIONAL INFORMATION - INSURANCE

In broad terms, building policies issued by insurance companies extend to include owner's fixtures and structural improvements in addition to common property.

While this document details who is responsible for repairs or maintenance throughout 'A' and 'B' Class developments, it is important to understand strata insurance does not restrict itself to 'A' and 'B' Class responsibilities. Strata insurance focuses on the land and the buildings they insure, regardless who's responsible. For example, an owner in a 'B Class' is responsible to repair and maintain their roof however, if an insurable event occurs, the strata insurance policy will consider repairs or replacement of the roof.

The degree of cover is dependent upon the insurer and type of cover held. In most circumstances, a strata policies are an exclusion based policy. Therefore, it will focus on events which are not covered under a policy.

Section 100 of the Unit Titles Management Act 2011 (ACT) provides that the owners corporation **must** insure and keep insured all buildings on the land for their replacement value from time to time against all of the following risks:

- a. fire, lightning, tempest, earthquake and explosions;
- b. riot, civil commotion, strikes and labour disturbances;
- c. malicious damage;
- d. bursting, leaking and overflowing of boilers, water tanks, water pipes and associated apparatus;
- e. impact of aircraft (including parts of, and objects falling from, aircraft) and of road vehicles, horses and cattle;
- f. anything prescribed by regulation (nothing is currently prescribed).

The owner's corporation must take out an insurance policy that covers, to the greatest extent practicable, the costs incidental to the reinstatement or replacement of the insured building, including the cost of removing debris and the fees of architects and other professional advisors.

It is recommended that owners obtain contents insurance to cover their personal and contents that are not covered through building insurance. If owners are leasing their unit, it is also recommended to obtain landlords insurance for extended cover.

We recommend that the owners and residents obtain professional advice in relation to insurance to ensure they have the adequate cover to meet their needs.

Note: regardless of any legislative requirement, not all strata insurance policies automatically include flood or storm and tempest cover.

Strata insurance provides coverage for sudden, unforeseen, or accidental damage. This can include damage caused by events such as:

- · fire,
- storms,
- · vandalism.
- · water and/or rainwater damage,
- · impact damage,
- · or other unexpected incidents.

The policy terms and conditions vary depending on the insurer. Additionally, each insurance policy may have exclusions or limitations specific to the policy. It's important to review the specific coverage details outlined in the insurers Policy Disclosure Statement (PDS), and review your specific level of coverage to become aware of any conditions that may apply.

For the purpose of this exercise it is assumed:

- · cover has been issued under an accidental loss or damage type policy;
- the installations are not illegal;
- the said items have suffered loss or damage as a result of accidental means; and
- maintenance, deterioration, corrosion or other specific policy conditions or exclusions are not applicable.

Having regard to the assumptions noted above, the classifications 1 - 7 noted in the "Additional Information – Appendix 2" column have the following meanings:

1	The item forms part of the building for insurance purposes. Cover may be available against accidental loss or damage situations.
2	The item forms part of the building for insurance purposes however is unlikely to be covered having regard to maintenance issues.
	If, however, maintenance is not an issue (i.e. fire damage, impact damage, vandalism) the situation could alter into a classification rating 1.
3	The item may not necessarily form part of the building for insurance purposes, however, could be covered in certain circumstances by a special or additional benefit under the policy.
4	Cover is unlikely. This is probably a maintenance issue or not insured property under the building policy.
5	The item is part of the building but not covered for insurance purposes in regard to maintenance, however, resultant damage to other areas which form part of the building may be claimable as an insurable event.
6	The item is part of the building but not covered for insurance purposes as purely maintenance issue but accessing the item through other parts of the building may be claimable under insurance as search and find/investigating costs.
7	Covered under contents policy, not building cover. The item is unlikely to be covered in regard to maintenance issues. However, if not maintenance issue (i.e. fire damage), the item could be covered.

NOTE – this classification rating is intended as a guide only. Actual cover is dependent on the prevailing policy terms, conditions and exclusions that may apply with the insurer at the time of loss.