



The calm before THE STORM

STRATA PROPERTY

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With the festive season fast approaching, so too is the cyclone season. The threat of which has a very real impact to the region.

The most notable effect is on the cost of insurance premiums for property in the region, and recently Strata Title property. Lobbying to Government and subsequent forums are still ongoing however it's a timely reminder for owners in these buildings to start precautionary maintenance to mitigate their liability and loss in the event of a cyclone.

Together with cyclones, our region typically experiences larger than average rainfall at this time of year which also increases liability. The risk of slip and trips, water ingress and subsequent damage to property is a real threat but one that in many cases can be avoided or at least reduced. Bodies Corporate should have a list of maintenance items that are undertaken as a matter of course. Whilst every building is as unique in their risk as they are in their attributes, the four maintenance items that are relevant across nearly all buildings are:

1. Pressure cleaning of common areas including footpaths and driveways
2. Cleaning out gutters and downpipes to avoid overflow and water ingress
3. Denutting coconut trees
4. Trimming of large overhanging trees

Other maintenance to include on the checklist may include taking down pool sails, ensuring sump pumps are operational in carparks and having a general garden clean up to ensure any potential missiles are removed.

It's also important to ensure that comprehensive insurance cover is confirmed on your property, as once a cyclone is named, cover will no longer be available. Whilst this is ultimately the responsibility of the Committee, a qualified Body Corporate Manager will often refer the Committee to an experienced Strata Industry Broker to ensure the right cover is taken out.

Just as we recommend you have a checklist for cyclone preparedness, we also encourage owners to confirm the qualifications of their Body Corporate Manager. TCM Strata are members of Strata Community Australia (SCA), the governing body for Strata Managers in Australia. Our Managers are fully qualified with Certificate IV Property Services at the minimum.

Our friendly team is always available to answer any queries you might have relating to the management of your property.

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