



# Strata Data News

Established 1977

- Community Corporation Management
- Strata Title Management
- Property Sales & Rentals
- Maintenance
- Insurance

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Turn to page 7 for your chance to win

## Feedback

We want to know what you think about our service...

Please e-mail us any time with your thoughts at:

[feedback@stratadata.com.au](mailto:feedback@stratadata.com.au)



## Contact Details

P 08 8372 2777  
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Our Postal Address  
PO Box 219  
Glen Osmond SA 5064

Office of Strata Data  
647 Portrush Road  
Glen Osmond SA 5064

## Tips For Lodging Insurance Claims

Assessing and paying claims is just one of the important duties performed at Strata Data Insurance. Our claims service is competent, well organised and in most cases a phone call is all that is needed to kick start the process.

Even though many of the claims can be fast tracked enabling settlement to be made within a few days of lodgement, some basic information is needed to avoid delays.

For example:

- > Cause of the damage
- > Date of loss
- > Third Party details for motor vehicle impact damage claims, (this is important to avoid the cost of an excess being paid or to have a claim against your corporation through no fault of your own). Such details should include the type of vehicle involved, the registration number, and the driver's details where possible. Never put yourself in danger by approaching an aggressive driver in this situation – the police should always be called.

- > Has the cause of any resultant water damage been rectified, e.g. a leaking roof, faulty waterproofing and deterioration of grout (leaking of shower alcoves) replacement of worn out tap spindles and washers, burst pipes etc.
- > Checking whether damaged fences are dividing a neighbouring property address or whether they are solely within the corporation grounds.
- > Provide detailed tax invoices from professional tradespeople.



Before lodging a claim please double check that a claim does exist, e.g. is it a sudden or accidental happening, or is it damage which is inevitable due to a maintenance/upkeep issue? Items that need repair as a result of wearing

out or gradual deterioration are generally not claimable, (this is not dissimilar to your motor vehicle tyres wearing out and needing replacement, which happens over time). This is an owner cost and responsibility and no motor vehicle insurer would pay to replace old and worn out tyres.

...cont. ➤

The Body Corporate Specialists

Tips for Lodging Insurance Claims  
(cont..)

Check for reasonable costs. When a major storm hits, this often triggers a large number of claims in a localised area that quickly leads to a shortage of skilled tradespeople and building materials. This can cause a spiking in costs so be careful of opportunistic charging by suppliers. Remember, in all cases, to keep all quotes and receipts for submission to Strata Data Insurance.

Where the situation is critical, emergency work should be undertaken immediately. This includes damage such as broken glass and securing of doors or windows to the property. Please take all reasonable steps to prevent further damage to the property, e.g. tarping a roof or installing temporary shuttering.

Be sure you lodge your claim as quickly as possible whilst the details are still fresh in your mind. Remember to tell us the basic facts as mentioned above. For larger more complex claims or if in doubt, please contact us for advice as Insurers will normally appoint an assessor in these cases.

Your Safety Is Important To Us



Due to a growing number of home invasions and thefts, we felt it would be helpful to provide you with information that could prevent you becoming a victim of crime.

Far too often homeowners and tenants are the target of unscrupulous thieves. Did you know there are a number of precautions you can take to reduce your chances of being targeted by criminals?

With the help of the SA Police website (<http://www.sapolice.sa.gov.au>) we have put together a list of tips for protecting your family and your home:

- > Install an alarm system and smoke detectors.
- > Don't hide spare keys outside, use either a key safe or leave them with a friend or trustworthy neighbour and hide any spare keys inside the property.

...cont. ➡

Did you know?

If you don't have contents insurance for your unit, you're probably not covered for liability within it ...

**A landlord's liability** for personal injury or material damage due to negligence is **NOT covered** by the main Strata or Community Title Building Insurance Policy. Strata Data's Insurance Agency offers policies covering Contents and Legal Liability Insurance to landlords from as little as \$155. For further information please contact our Insurance Division:

Phone 8372 2777 or Fax 8379 0703

Access your personal information at [www.stratadata.com.au](http://www.stratadata.com.au)

## Your Safety Is Important To Us (cont..)

- > Keep bushes and trees well pruned to make it easier for neighbours or passers-by to see offenders in your yard.
- > Make sure your house number is clearly visible from the street; this will ensure that in the case of an emergency your property is easily identified.
- > Don't leave items such as garden spades, brooms, mops etc outside your premises. These tools make it very easy for burglars to break windows and force entry into your home.
- > Install outside sensor lights that turn on when someone approaches.
- > Be mindful if you are renovating because items such as ovens, bathroom & kitchen fittings, tiles, hot water services and air conditioning units are all hot property for thieves and are easily offloaded. Aim to have any such items delivered and installed on the same day. It's harder to steal an oven once it's installed.
- > Ask a trusted neighbour to:
  - keep an eye on your property
  - perhaps they could also park their car in your usual spot
  - collect your mail
  - put your bins out
- > Don't record a message on your answering machine advising that you're on a trip.
- > Cancel any regular deliveries i.e. newspapers.
- > Hang some old clothes on the line to make it appear the property is occupied.



Another crime on the rise is identity theft; although a relatively new style of crime it's certainly one of the most devastating. The effects of identity theft are not easily reversed and can be felt for years following the event as often your credit rating is damaged.

Criminals steal your identity by accessing your personal information. Some of the most commonly used methods include:

- > Stealing mail.
- > Locating discarded bank statements, utility accounts and general documentation which includes your personal information i.e. drivers licence number, date of birth and tax file number.
- > In some instances criminals are brazen enough to initiate contact via phone or email to confirm your details.

Once your information has been obtained it is used to:

- > Create new bank accounts.
- > Achieve hire purchase, and
- > Apply for loans and credit cards.

Don't become a victim of identity theft. Use the information below to help secure your personal information:

- > Lock your letter box.
- > Empty your mail daily.
- > Destroy all documents which contain personal information (i.e. bank statements, utility accounts and tax documents).
- > Use caution when providing personal information over the phone or internet. If you don't know who you're dealing with, don't provide any information – after all prevention is the best medicine.

Criminals get away with what they are doing because people turn a blind eye to their suspicious behaviour. Always report any suspicious or unusual behaviour or sightings to police, even if you think you may be overreacting. If something doesn't look right, it probably isn't and one phone call to police may prevent a crime being committed.

If you are concerned about any unusual activity please report the matter to police.

For more information please visit the SA Police website. Alternatively if you are interested in attending a group seminar about home security, please contact Aine to register your interest by phone on 8372 2722, email on [amolloy@stratadata.com.au](mailto:amolloy@stratadata.com.au) or via our website, [www.stratadata.com.au](http://www.stratadata.com.au).

# Resolutions at General Meetings

As owners within strata and community title properties, passing resolutions is the way corporations make decisions at meetings. Each time agreement is made to go ahead with a maintenance item, accept minutes from last year or agree that someone may keep a pet, you are making a resolution.

It is important to understand what type of resolution is required when your corporation wishes to resolve an item. First of all there are three main types of resolutions – ordinary, special and unanimous.

## Ordinary Resolutions

Ordinary resolutions are the most common type of resolution at a general meeting. These resolutions require a mover and seconder to the motion followed by a simple majority vote (of those members that are financial and present in person or by Proxy) in favour to pass. Ordinary resolutions are commonly used to pass items at a general meeting such as, but not limited to, accepting minutes and financials from the past financial year, approving general maintenance such as painting and timber repairs, approving insurance endorsements and setting the coming year's levy contributions. An example of an ordinary resolution could be as follows:

It was moved Mr Citizen Seconded Mrs Jones "that the gutter on the western side of unit 2 be replaced with a new gutter that matches the same colour and style as the existing gutter". Motion Carried

## Special Resolutions

Special resolutions are required when an owner wishes to make an alteration to the building or its outward appearance. This could include items such as but not limited to installing an air conditioning unit, erection of a pergola on subsidiary land or removal of an internal wall. Whilst these items will generally be the financial responsibility of the unit owner who wishes to make the alterations, the body corporate must first give permission to the unit owner to go ahead. All special resolutions must be noted on the Meeting Agenda at least 14 days prior to the meeting for discussion. It is always helpful to add a sketch or diagram of what is to be carried out to assist other owners in understanding what they are voting on. To pass special resolutions a mover and seconder of the motion is required. In the case of a strata a two thirds majority is required and for a community no more than 25% against the motion. An example of a special resolution could be as follows.

It was moved Mr Citizen Seconded Mrs Jones "that the owner of unit 7 be granted approval to install an air conditioner up to 2.5 H.P. with the Hi-Wall Split System located on the rear wall facing the garage of unit 6. All future maintenance and associated costs relating to the air conditioner to be borne by the owner of unit 7". Motion Carried.

## Unanimous Resolutions

Unanimous resolutions are used to approve items such as but not limited to changes to the corporation plan lodged at the LTO, awarding exclusive use of common property to a unit or even selling parts of common property. Unanimous resolutions are very strict in the way that they are proposed and passed. The resolution must be written in its full form on the meeting agenda at least 14 days prior to the general meeting. To pass a unanimous resolution a mover and seconder to the motion is required. The strata requires a minimum quorum of two thirds of its members with no dissenting vote whilst the community only requires no dissenting vote at a properly convened meeting. An example of a unanimous resolution could be as follows.

It was moved Mr Citizen Seconded Mrs Jones "that the owner of unit 1 be granted exclusive use of the common property directly in front of unit 1 measuring 2.2 meters by 3.7 meters is size. The exclusive use of this property is granted for a period of 3 years. At the end of this period the common property is to be returned to its original state failing re-application and approval for an extension by unanimous resolution for the exclusive use of this section of common property by unit 1." Motion Carried

## Voting Rights for Resolutions

It is important to understand that un-financial members are not able vote at a meeting when passing ordinary resolutions and special resolutions. However both Acts allow un-financial members to vote on unanimous resolutions but not any other resolution types at the same meeting.

## How Do I Find My Corporations Resolutions?

All corporations' relevant resolutions affecting the complex that are passed under Strata Data's management are recorded on our website. You can find the resolutions of your body corporate by visiting your client entry section of our website. Simply enter your secure client log in and select the corporation tabs at the bottom left of the page and find the Resolutions/House rules link that appears.

...cont. 



Resolutions at  
General Meetings  
(cont...)

Corporation	Body Corporate Manager	Outstanding Invoices	Paid Invoices	Upcoming Meetings	Past Meetings
<b>STRATA CORPORATION 12345 INC.</b>					
The following information relates to the total corporation, not an individual unit.					
<b>Address</b>	1 EXAMPLE ST ADELAIDE 5000				
<b>No of Units</b>	10				
<b>Property Type</b>	Residential				
<b>End of Financial Year</b>	31-Jul-2006				
<b>ABN #</b>	99 999 999 999				
<b>GST Registered</b>	No				
<b>Levies</b>					
<b>Total Entitlement</b>	10000				
<b>Mode of Division</b>	Equal				
<b>Total Admin Fund Levy PA</b>	\$6,000				
<b>Total Sinking Fund Levy PA</b>	\$400				
<b>Documents</b>					
<b>By Laws</b>	DOCUMENT				
<b>Resolutions / House Rules</b>	DOCUMENT				



## Property management – **\$200 Cash Back** a bonus

At Strata Data Realty we pride ourselves on maintaining excellent communication with each of our owners and providing a property management service that is second to none.

Currently we are offering clients \$200 cash back (per property) when we are appointed to handle the property management for the investment\*.

You'll have peace of mind by appointing an experienced professional, as well as \$200 in your account towards payment of:

- > your management fees
- > your letting fee
- > any other costs incurred managing your property

And that's \$200 per property – if you bring over 5 properties we'll give you \$1000 cash back!

Simply mention this advert when talking with any of our helpful staff.

\*\$200 Cash back is credited into the clients account both for Commercial & Residential upon signing a 12 month management agreement. Should you have an existing agreement with an Agent, kindly disregard this notice.

*Offer ends 31/10/2010 (new properties only)*

**Please call Kate for more info:**

Mobile: 0421 381 206

Direct: 08 8372 2770

Email: [sdr@stratadata.com.au](mailto:sdr@stratadata.com.au)

[www.stratadata.com.au](http://www.stratadata.com.au)

## Todd Miles Builds Relationships

The team at **Ancorloc** is excited to welcome **Todd Miles** to the role of Business Development Manager. Why? Because **Todd joins us with the sole focus of building relationships with our clients.** Todd's significant experience will ensure that our personal service is as outstanding, as our products.

Not sure what Ancorloc is? Ancorloc provides incredibly effective and reliable **Earth Anchoring Systems.** For example, using Ancorloc anchors, **leaning or falling retaining walls** can often be repaired rather than replaced and at a fraction of the cost. This is achieved by anchoring the wall securely back into place - to the earth behind it. There is no limit to the versatility of our Ancorloc products being used to anchor:

- > Utility towers (Electricity & Phone)
- > Wind Farm turbines
- > Machinery (robots!) to the factory floor (Holden Plant)
- > Shade Sails large and small (Clipsal 500 selected this system for its strength and low impact on environment)
- > Temporary Housing / Transportable Buildings
- > Sheds and Marquees (Womadelaide uses them to secure its eight stages)
- > Pipelines both on ground and below water
- > Park & playground equipment security
- > Underwater sea and river walls
- > Root ball systems for trees and large plants (in public areas)
- > Commercial Grape Vine end posts



That's why we are so pleased that our steady growth has enabled us to employ Todd, ensuring we provide an even more professional and personalised service. **Todd is committed to understanding what each clients particular needs are** and determining if Ancorloc can provide the best solution for them.

More information on Ancorloc, including a demonstration video and details of our full product range is available at our website [www.ancorlocsa.com.au](http://www.ancorlocsa.com.au)

**To get in touch with Todd** please call 0421 381 201 or email [info@ancorlocsa.com.au](mailto:info@ancorlocsa.com.au)



*'Rock-Solid Earth Anchoring Systems'*

## Feedback |

We want to know what you think about our service...

Please e-mail us any time with your thoughts at: [feedback@stratadata.com.au](mailto:feedback@stratadata.com.au)



# It Can Be Done!

## Let Us Lease Your Property To The Right Tenant, Efficiently And Effectively

When placing a rental property on the market “For Lease”, don’t forget that first impressions count.

The aim is to attract tenants that will treat your property as if it were their own. Well presented properties achieve more rent and attract a better quality tenant. What does this mean for landlords? A higher rental return on your investment coupled with shorter vacancy periods, reduced tenant turnover and a property that is well maintained which leads to decreased outgoings.

### Making A Great First Impression

1. The first view a tenant will have of your property is from the street. The external appearance of your property must make a positive impact to ensure prospective tenants take the next step (entering the property). To ensure your property is at its best:
  - > Tend to the gardens
  - > Mow all lawns
  - > Clean gutters (remove debris)
  - > Wash windows
  - > Sweep paths
  - > Paint the exterior to show signs of upkeep and care.
2. Repair or replace leaking taps, sticking doors, broken light fittings, loose door handles, rotten floor boards, leaky gutters, torn fly screens and torn mesh on security screens.

3. A job worth doing is worth doing well. If you are going to paint internally the whole property should be painted to avoid highlighting the old paintwork. Use light and neutral colours, as strong colours may turn off prospective tenants. If paint is generally in good condition, touch up as necessary.
4. If your property is located in a noisy area i.e. a main road, schedule inspection times for when the noise is at its lowest.
5. Getting rid of any unpleasant odours is important. Although you may not notice cigarette or pet smells, prospective tenants will. Steam cleaning of carpets and window furnishings will assist.
6. Open the curtains and blinds to let in the natural light whilst creating a sense of space and warmth.
7. Ensure the property is clean, tidy and uncluttered at inspection times.

Let’s face it, your property is unique and creating a marketing campaign that’s as individual as your property is the key to setting your investment apart from competitors. Prior to advertising a rental property “For Lease”, our staff develop marketing strategies based on a “best fit” tenant approach.

For more information on how we can market and lease your property please contact the Senior Property Manager on 8372 2770.

## Brain Teasers

1. By moving one of the following digits, make the equation correct.  $62 - 63 = 1$

2. What is special about the following sequence of numbers? 8 5 4 9 1 7 6 10 3 2 0

3. A rooster lays an egg at the very top of a slanted roof. Which side is the egg going to roll off on?

4. In a small cabin in the woods, two men lay dead. The cabin itself is not burned, but the forest all around is burned to cinders. How did the men die?

5. A bookworm eats from the first page of an encyclopedia to the last page. The bookworm eats in a straight line. The encyclopedia consists of ten 1000-page volumes and is sitting on a bookshelf in the usual order. Not counting covers, title pages, etc., how many pages does the bookworm eat through?

For your chance to **win a \$100 Coles Myer voucher**, forward your answers to [comp@stratadata.com.au](mailto:comp@stratadata.com.au). Entries close 08/10/2010, the winner will be announced on 15/10/2010 at [www.stratadata.com.au](http://www.stratadata.com.au)

Congratulations to Sarah Woodbridge the winner of our Winter 2010 Brain Teaser competition.

[www.believefoundation.org.au](http://www.believefoundation.org.au)



**Did you know?**

Depression and anxiety are the most prevalent mental disorders experienced by Australians. Depression alone is predicted to be one of the world’s largest health problems by 2020.

**What is Depression?**

Depression is not simply normal sadness, being moody or just a low mood, but a serious illness. It causes both physical and psychological symptoms.

- > Depression is common. Up to one in four females and one in six males will experience depression in their lifetime.
- > Depression is the leading cause of suicide.
- > Depression is often not recognised or treated.
- > Current treatments for depression are safe and effective.
- > Depression also commonly occurs with specific anxiety syndromes.

**Are you depressed?**

These questions are designed to help you reflect on your situation or that of someone close to you. They will not provide a diagnosis - for that you need to see a professional. However, they will tell you if you have symptoms that are common in people with depression, anxiety or related disorders.

Complete the checklist below to see if you are possibly suffering from a depressive illness.

For more than **TWO WEEKS** have you:

- |  |     |    |
|--|-----|----|
| 1. Felt sad, down or miserable most of the time?               | Yes | No |
| 2. Lost interest or pleasure in most of your usual activities? | Yes | No |

**Our Vision:**

To provide respite to carers through quality supported accommodation for those affected by a mental illness.

**Our Mission:**

To raise sufficient funds for our vision to become a reality.

If you answered **'YES'** to either of these questions, complete the symptom checklist below.

**BEHAVIOURS**

- Stopped going out
- Not getting things done at work
- Withdrawn from close family and friends
- Relying on alcohol and sedatives
- Stopped doing things you enjoy
- Unable to concentrate

**THOUGHTS**

- "I'm a failure"
- "It's all my fault"
- "Nothing good ever happens to me"
- "I'm worthless"
- "Life is not worth living"

**FEELINGS**

- Overwhelmed
- Unhappy, depressed
- Irritable
- Frustrated
- No confidence
- Guilty
- Indecisive
- Disappointed
- Miserable
- Sad

**PHYSICAL**

- Tired all the time
- Sick and run down
- Headaches and muscle pains
- Churning gut
- Can't sleep
- Poor appetite/weight loss

\* Source: Hickie, Scott, Morgan, Sumich, Naismith, Davenport, Hadzi-Pavlovic and Gander (2000).

Sphere: A Depression Management Program. Educational Health Solutions via [www.beyondblue.org.au](http://www.beyondblue.org.au).

**To help us in our mission and in order to make a donation, visit [www.believefoundation.org.au](http://www.believefoundation.org.au). All donations of \$2.00 and over are tax deductible.**

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