

# Strata Scheme Insurance Problem

[NCAT](#) was recently presented with a unique insurance problem concerning the insurance policies for a strata scheme in the snowy mountains region of NSW.

The strata scheme contains 100 lots and common property with free standing houses and outbuildings that are situated on acreages.

The common property also includes a free standing community hall, roads and paddocks occupying 806 acres of rural land.

Confronting the owners corporation for many years was a unique insurance problem. The strata legislation required the owners corporation to insure all of the buildings in the strata scheme, even the homes and outbuildings that were situated entirely on the lots and did not contain any common property.

How did [NCAT](#) resolve this unique [Insurance Problem](#)?

For NSW strata legal or levy collection advice please contact us [here](#) or call 02 9562 1266, we're happy to assist.