

# Claim Stories From Our Files

## Outstanding Order – Breach of Exclusive Use By-Law

Stewart Title has a long history of issuing title insurance policies and our financial strength and claims paying ability make us an industry leader. Claims are resolved in a timely manner through a professional, practical and result-oriented approach.

**Below is a real life claims scenario handled by our Claims Team:**

### *The Scenario*

- ▶ Insured purchased a Strata townhouse in Applecross
- ▶ The townhouses in the Strata Plan enjoyed exclusive use By-Laws granting each owner exclusive use of their common property courtyard. The By-Laws required owners to keep trees and shrubs pruned to a specified height
- ▶ Following settlement, the insured was notified by the Strata Manager that the previous owners had been issued several directives for breaching the By-Laws for failing to prune the trees
- ▶ The insured was ordered by the Strata Manager to comply with the outstanding directives to bring the property into compliance

### *Claim Resolution*

- ▶ Stewart Title reimbursed the insured pruning costs of \$2,000
- ▶ Premium paid: \$429
- ▶ No excess

### *Testimonial from Our Insured*

I was extremely happy with the service provided by Stewart Title. They were friendly, professional and dealt with my claim in an efficient manner. I would thoroughly recommend them.

*Brigid G (WA)*



### Title Insurance Key Features

- ✓ One-time premium payable on settlement
- ✓ No excess payable on claims
- ✓ No-fault claims process
- ✓ Covered for life of ownership of the property

Contact us for more information.

Stewart Title Limited  
GPO Box 527  
Sydney NSW 2001  
1 800 300 440

[stewartau.com](http://stewartau.com)

The above image(s) are visual representations (illustrations, art renderings, and other graphic representations) intended to portray an artist's impressions of the claim subject and should not be regarded as representation of the actual claim.

This material is intended to provide information of a general nature. Please refer to the policy for full details, including the specific terms and conditions. Sample policies are available on our website or upon request. Premiums are subject to change without notice. Stewart Title Limited ARBN 101 720 101 (United Kingdom).

©2022 Stewart. All rights reserved. 025-RSPP-WA | 10/22

 **stewart**  
TITLE