

# Appetite Overview

## Rubix Underwriting: Your Solution for Hard-to-Place Strata Insurance

At Rubix Underwriting, we understand that finding the right insurance for strata properties can be challenging, especially when traditional insurers turn you away. That's why we've made it our mission to offer tailored solutions for strata properties that often fall outside the standard underwriting parameters. Our broad underwriting appetite is designed to meet the needs of those hard-to-place risks, with a keen focus on properties that may have trouble securing coverage elsewhere.

## Why Choose Rubix Underwriting?

Our specialist approach ensures that even the most complex strata properties receive the attention and coverage they deserve. We offer insurance solutions with a property Total Insured Value (TIV) limit of up to \$15,080,000, accommodating a wide range of strata types and sizes. Whether you're managing residential, mixed-use, or commercial strata properties, our dedicated team is here to support your unique needs.

## What We Cover

Rubix Underwriting is committed to providing coverage for a diverse spectrum of strata properties. Our expertise and flexibility allow us to handle risks that may be deemed too challenging by conventional insurers. We take pride in our ability to find viable insurance solutions where others may see obstacles.

## What We Don't Cover:

To maintain our high standards and manage risk effectively, there are specific occupancies we do not underwrite. These include:

- Gun Shops, Dealers, or Manufacturers
- Paper and Cardboard Recycling
- Plastic/Rubber Recycling or Granulators
- Recycling of Clothes
- Scrap Metal Processors
- Vehicle Breakers
- Tobacconists (street frontage)
- Vape Retailing (street frontage)
- Shisha Cafes (street frontage)
- Tattoo Parlours (street frontage)
- Boarding Houses and Backpackers
- Piers

By excluding these high-risk categories, we can concentrate on delivering exceptional coverage and service to the strata properties we do insure, ensuring that your clients get the protection they need.

**Geographical limitation:** We are unable to quote risks located above the 26th parallel or above the Snowline.

**Flood peril:** Please note that we are unable to offer flood coverage.

## Your Partner in Strata Insurance

Rubix Underwriting stands as a reliable partner for brokers and property managers who need insurance solutions for strata properties that don't fit the mold. Our team's deep industry knowledge and innovative approach allow us to offer coverage where others may not.

If you're dealing with a strata property that's been left out in the cold, turn to Rubix Underwriting for comprehensive, customised insurance solutions. Let us help you navigate the complexities of strata insurance with confidence and ease. Contact us today to discover how we can work together to safeguard your strata assets.