



# PRACTICE DIRECTION 8

## Alternative insurance orders

Practice directions are issued pursuant to [section 233](#) of the *Body Corporate and Community Management Act 1997* (the Act). They provide directions and information about internal dispute resolution processes and the Commissioner's dispute resolution service. Practice directions must be interpreted and applied consistently with the Act. They do not limit the discretion of the Commissioner or dispute resolution coordinators when assessing individual applications. Anything done by a person for internal dispute resolution or the dispute resolution service is subject to any relevant practice direction.

1. Where a body corporate cannot obtain the insurance cover required by the legislation for parts of the scheme but has received an alternative offer for insurance which is not fully compliant, the body corporate may apply for an alternative insurance order approving it to take up that offer.
2. A body corporate seeking an alternative insurance order must provide:
  - a completed alternative insurance application form ([BCCM form 24](#))
  - a committee or general meeting resolution authorising lodgement of the application
  - the proposed alternative insurance policy
  - evidence of the full replacement value of the relevant scheme buildings
  - evidence of the unsuccessful attempts to obtain the required insurance, and
  - if the alternative insurance proposal has been considered by owners in a general meeting or otherwise, minutes of the general meeting or owners' written responses.
3. The grounds supporting the application must address:
  - any reasons insurers have given for declining to offer the required insurance, and any steps the body corporate has taken to address such reasons
  - how the proposed alternative insurance differs from the required insurance
  - details of any other alternative insurance available to the body corporate, and
  - if required insurance has been offered but its cost or some other aspect is unacceptable to owners, why it is reasonable not to accept that offer.

### COMMISSIONER FOR BODY CORPORATE AND COMMUNITY MANAGEMENT

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