

**MINUTES OF ANNUAL GENERAL MEETING
HELD IN ACCORDANCE WITH THE UNIT TITLES ACT 2010**

**BODY CORPORATE No. 316943
PROPERTY AT: Manuka Cove, 206-208 Manuka Road, Glenfield**

AN ANNUAL GENERAL MEETING of this body corporate was held under the Unit Titles Act 2010 onsite, in the Gymnasium, 206-208 Manuka Road, Glenfield, on Thursday, 7th March 2024, commencing at 7:00 p.m.

PRESENT: As per Attendance List completed by owners:
Khan Riley Marsh and Jana Rajcokova (Unit 35), Paul Rountree (Unit 28), Giselle Rasquinha (Unit 10), Bernard Wright (Unit 33), June Ferguson (Unit 11), Jeffrey Chen (Unit 15), Steven Haslemore (Unit 27), Christian Soriano (Unit 29), Keith & Cheryl Chetty (Unit 18), Mark Dalebrook (Unit 20), Alyssa Develter (Unit 17), Hannah Jepson (Unit 5), Steven Gilliver (Unit 1), Rebecca Bertram (Unit 37), Stephen Coffey (Unit 8)

Paula Beaton represented Body Corporate Administration Ltd.

Also in attendance: Matt Meintjes (Building Manager)

	Minutes	Action Point
1.	<p>CONFIRMATION OF QUORUM:</p> <p>Brian & Glenda Kilbride (Unit 32), Bimla & Vithal Jairam Patel (Unit 34), Melvyn and Sonya Galbraith (Unit 2) appointed Matt Meintjes as their proxy.</p> <p>Samuel & Victoira Fowler (Unit 16) exercised a Postal Vote.</p> <p>A quorum was established.</p>	
2.	<p>RESOLUTION 1 – APPOINTMENT OF CHAIRPERSON FOR THE MEETING:</p> <p>It was resolved by the Body Corporate, by ordinary resolution, that Paula Beaton be appointed as chairperson for the meeting.</p> <p>Carried</p>	

3.	<p>RESOLUTION 2 – APPOINTMENT OF CHAIRPERSON OF THE BODY CORPORATE:</p> <p>Paul Rountree, being the sole nominee, was duly elected as Chairperson.</p> <p>Carried</p>	
4.	<p>RESOLUTION 3 – DUTIES OF CHAIRPERSON:</p> <p>It was resolved, by ordinary resolution, that the Chairperson carry out the following duties, being only a portion of those duties described at Regulation 11:</p> <p>(a) to chair each general meeting (unless it is agreed at the start of a general meeting that another person will chair the meeting);</p> <p>(b) to notify the body corporate committee of any delegation of a duty or power by the body corporate to the body corporate committee under Section 108 of the Act.</p> <p>(The “Chairperson's Duties”)</p> <p>Moved: Giselle Rasquinha Seconded: Bernard Wright Carried</p>	
5.	<p>RESOLUTION 4 – MINUTES OF PREVIOUS AGM:</p> <p>It was resolved by the Body Corporate, by ordinary resolution, that the Minutes of the Annual General Meeting of this body corporate held onsite, in the Gymnasium, 206-208 Manuka Road, Glenfield, on Thursday, 2nd March 2023, commencing at 7:00 p.m. be accepted and adopted as a correct record of that AGM.</p> <p>Moved: Alyssa Develter Seconded: Giselle Rasquinha Carried</p>	
6.	<p>RESOLUTION 5 – CONSTITUTION OF COMMITTEE:</p> <p>It was resolved by the Body Corporate, by ordinary resolution, that up to 6 unit title owners be appointed to hold offices as committee members and together shall constitute the Body Corporate Committee (the "Committee") and that the quorum for meetings of Committee shall be at least 4 committee members.</p> <p>Moved: Paul Rountree Seconded: Stephen Coffey Carried</p>	
7.	<p>RESOLUTION 6 – APPOINTMENT OF COMMITTEE MEMBERS:</p> <p>It was resolved by the Body Corporate, by ordinary resolution, that the Committee is to comprise:</p> <p>Paul Rountree (Unit 28)</p> <p>June Ferguson (Unit 11)</p> <p>Steven Haslemore (Unit 27)</p> <p>Stephen Coffey (Unit 8)</p>	

	<p>Giselle Rasquinha (Unit 10)</p> <p>Moved: Giselle Rasquinha Seconded: June Ferguson Carried</p>	
8.	<p>RESOLUTION 7 – DELEGATION TO THE COMMITTEE:</p> <p>It was resolved by the Body Corporate, by special resolution, that the Body Corporate delegate to the Committee:</p> <ul style="list-style-type: none"> a) All the duties of the Body Corporate Chairperson under Regulation 11(1), sub clause (1)(a) to (m), along with all other Body Corporate Chairperson powers and duties conferred elsewhere by the Unit Titles Act 2010 and Unit Titles Regulations 2011; and b) All the general powers and duties of the body corporate that may be delegated in accordance with Section 108(1) of the Unit Titles Act 2010, excluding the powers and duties set out in Section 108(2), provided that in accordance with Section 110, no delegation affects or prevents the performance of any duty or the exercise of any power by the body corporate, or affects the responsibility of the body corporate for the actions of the body corporate committee acting under the delegation; and c) Further instructs that the body corporate committee is to report annually (or more often as the committee considers necessary) to the body corporate in relation to the delegation of powers and duties; and d) The delegation does not enable the committee to rescind or override resolutions and directives passed at a general meeting, not act in contradiction to any restrictions (financials or otherwise) placed on the committee either contained within the operational rules of the body corporate or passed at a general meeting of the body corporate. <p>and that the Chairperson provides the Committee with a written notice of this delegation in accordance with Regulation 22.</p> <p>Moved: Steven Gilliver Seconded: June Ferguson Carried</p>	
9.	<p>RESOLUTION 8 – BODY CORPORATE MANAGER:</p> <p>It was resolved by the Body Corporate, by ordinary resolution, that the Body Corporate reconfirms the contract with Body Corporate Administration Limited, including the operation of all bank accounts and acting as the IRD tax agent for the Body Corporate as applicable.</p> <p>Moved: Seconded: Carried</p> <p>Committee will come back with any changes.</p>	

<p>The details of tasks done under secretarial agreement are as follows:</p> <ul style="list-style-type: none"> (a) Maintaining a register of unit owners; (b) Preparing the agenda for each Annual General Meeting; (c) Assisting the Chairperson in the chairing of each Annual General Meeting, and if agreed at the start of the general meeting chairing that meeting; (d) Preparing the Minutes of each Annual General Meeting; (e) Recording resolutions voted on and whether they were passed at any Annual General Meeting; (f) Keeping financial accounts and records; reporting to the committee monthly the financial accounts to the end of the previous month and providing a breakdown of outstanding levies. (g) Submitting the Body Corporate's financial statements, where required, to an independent auditor under s.132(2)(a) of the Act; (h) Receiving reports from the Body Corporate committee and distributing them to unit owners; (i) As agent for the Body Corporate, the committee and the chairman, signing documents in the ordinary course of business and where otherwise directed to do so on behalf of the Body Corporate; (j) Preparing and issuing notices of resolutions to be passed without a general meeting; (k) Notifying unit owners of the result of any vote on a resolution to be cast without a general meeting; (l) Notifying the Body Corporate committee of any delegation of a duty or power by the Body Corporate to the Body Corporate Committee under s.108 of the Act; (m) Dealing with any insurance company providing insurance for the Body Corporate, including engaging a valuer and dealing with enquiries to or from the relevant insurance broker including without limitation to receive quotes for insurance and to make and pursue insurance claims. (e) Appointing on behalf of the Body Corporate an agent pursuant to s.171 of the Act, and notifying the Tribunal of the appointment of any such agent; (f) Attending the tenancy tribunal on behalf of the Body Corporate to pursue delinquent creditors and any other matters in the tenancy court relating to the Body Corporate business. (g) Appointing and engaging any solicitors on behalf of the Body Corporate, including in accordance with any direction by the Body Corporate, committee or chairperson, to enforce collection of any funds due from any debtor by virtue of any money order or any other issue outside of the jurisdiction of the Tribunal; 	
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	<p>(h) Dealing with any consulting engineer or other professional for purposes relating to a building warrant of fitness, the Long Term Maintenance Plan, other maintenance matters and Remedial Works related to the Body Corporate;</p> <p>(i) Undertaking all dealings on behalf of the Body Corporate with any on-site building manager and in relation to any building management contract pursuant to the directions of the Body Corporate, the committee or the chairperson;</p> <p>(j) Paying all accounts of the Body Corporate as they fall due;</p> <p>(k) Operating all bank accounts on behalf of the Body Corporate including in terms of any directions given by the Body Corporate, the committee or the chairperson;</p> <p>(l) Convening and attending any meetings additional to an Annual General Meeting in terms of paragraphs (b), (c), (d), and (e) of the Third Schedule herein;</p> <p>(m) Convening and attending any committee meetings for the Body Corporate;</p> <p>(n) Keeping any wage, income tax or other records in respect of any employees or contractors of the Body Corporate, and completion and submission of any returns to Inland Revenue in respect thereof;</p> <p>(o) Attendance on auditors of the Body Corporate and provision of accounts and lodgement of prescribed reports and statements where applicable;</p> <p>(p) All and any other attendance outside of those matters referred to above and in the Third Schedule in respect of the administration of the Body Corporate</p> <p>(q) Retaining and storing such records as it has to facilitate the provision of certificates referred to in cl.10 of this agreement.</p>	
10.	<p>LONG TERM MAINTENANCE PLAN:</p> <p>The Long Term Maintenance Plan was prepared by Solutions in Engineering in January 2020. BCA Ltd obtained quotes from Solutions in Engineering, WSP and Asset Management Solutions. Under the instructions of the committee go ahead has been given to Solutions in Engineering for a Long Term Maintenance Plan at the cost of \$1,928 including GST.</p>	
11.	<p>RESOLUTION 9 – BODY CORPORATE INSURANCE:</p> <p>It was resolved by the Body Corporate, by ordinary resolution, that in accordance with Section 135, the Body Corporate maintains the following insurances:</p> <p>a) material damage (to full replacement cost), and business interruption cover;</p> <p>b) other insurances as appropriate.</p> <p>To comply with the provisions of the Unit Titles Act 2010.</p>	

Moved:

Seconded:

Carried

An updated valuer's reinstatement insurance certificate and an insurance quote for the body corporate, which had been obtained by the body corporate manager, were tabled at the meeting.

It was resolved that the body corporate be insured with Vero via Apex Insurance Brokers at a premium of \$56,787.80 including GST for the period from 28.02.2024 to 28.02.2025, and that the policy have the following excess costs and cover limits:

EXCESS	EXCESS COST INC GST
Standard	\$400.00
Burglary	\$400.00
Theft	\$2,500.00
Owner Occupied Units	\$400.00
Tenanted Units	\$650.00
Unoccupied Units	\$1,000.00
Common Areas	\$500.00
Property Owners' Liability	\$500.00
Statutory Liability	\$500.00
Landslip/ Subsidence	\$10,000.00
Natural Disaster	2.5% of Material Damage sum insured at site, minimum \$2,500
Office Bearer's Liability	\$2,500.00
COVER	COVER LIMIT
Landlord Chattels per Residential Unit	\$25,000.00
Loss of Rentals Cover per Residential Unit	\$70,000.00
Indemnity Period	24 months
Statutory Liability Cover	\$1,000,000.00
Property Owners' Liability Cover	\$2,000,000.00

Moved: Bernard Wright

Seconded: Steven Haslemore

Carried

Body Corporate insurance policy to go out with renewal subject to appropriate review.
A full policy to go with the minutes portal.

BCA



	<p>BCA Ltd to seek clarification from Apex Insurance Brokers on why the claim made on Unit 18 was declined and the basis for this decision.</p> <p>Apex Insurance Brokers to confirm what is covered by the insurance, especially if it relates to roof, guttering, external cladding and rain/flooding events.</p> <p>Refer matters subsequent to meeting</p>	
12.	<p>RESOLUTION 10 – APPROVAL OF FINANCIAL STATEMENTS:</p> <p>It was resolved by the Body Corporate, by ordinary resolution, that the financial statements for the financial year 01.01.2023 to 31.12.2023 be adopted and approved.</p> <p>Moved: June Ferguson Seconded: Steven Haslemore Carried</p> <p>Term deposit renewal to be instructed by committee.</p>	
13.	<p>RESOLUTION 11 – AUDIT OF FINANCIAL STATEMENTS:</p> <p>It was resolved by the Body Corporate, by special resolution, that in accordance with Section 132(8), Section 132(2) will not apply to the financial statements of the Body Corporate for the financial year 01.01.2023 to 31.12.2023</p> <p>Moved: Bernard Wright Seconded: Steven Haslemore Carried</p>	
14.	<p>BUILDING MANAGER’S REPORT:</p>	

BAYVIEW PROPERTY MANAGEMENT LTD

33/206 MANUKA ROAD
09 444 1138 / 021 082 13156
MANUKACOVE@PROPMANAGE.CO.NZ

MANUKA COVE MANAGER REPORT - MARCH 2024

PAST YEAR

Swimming pool - New pool heat pump is working well. A new thermal pool cover has been installed to prolong the swimmable period.

Inspections passed - Passed our council swimming pool safety inspection (every 3 years).

Exterior cleaning, roof treatment, and gutter cleaning - This project is currently being completed.

Manuka Cove Facebook group - Facebook group (<https://www.facebook.com/groups/manukacove>) is still used as main communication with residents.

UPCOMING/PROPOSED PROJECTS

Tree trimming - The Tree Company will be onsite in March to trim back trees around the complex.

Stormwater pond inspection - SiteCare will conduct a survey of the stormwater pond, to measure the depth of any accumulated silt within the pond, as well as the soundness of the inlet and exit areas.

They will then provide a maintenance and cleaning plan to implement over the next few years, to ensure that the stormwater pond continues to work according to requirement.

Garden improvements - Plan for new plants around the entrance driveway, and other common area gardens in the complex.

Driveway line markings - Plan is to get the line markings re-done in the next year or two.

Exterior painting - This is due in the next year or two, so we will start getting quotes this year. We can also look at roof painting at the same time, while the scaffolding is up.

Matt Meintjes
On-site Building Manager
Manuka Cove
021-08213156 / matt@propmanage.co.nz

The following points were noted:

1. Unit 36 can be contacted by Whatsapp with regards to the outstanding levies.
2. There is some patching which could be done on the painting. There was discussion about the garage which can be done.
3. There was discussion on painting and looking at fences and railings.
4. The intention is to do a spruce properly over the number of years – this year there will be a plan.

15. RESOLUTION 12 – BODY CORPORATE LEVIES:

It was resolved by the Body Corporate, by ordinary resolution, that the levies to be imposed on each unit title owner until the next general meeting will be as per the 2024/2025 budget.

Moved: June Ferguson

Seconded: Steven Haslemore

Carried

BUDGETED INCOME:

Items (GST exclusive)	Budget 2024/2025 12 Months	Comments
Operational Fund	128,059.52	
Insurance	51,940.70	
Long Term Maintenance Fund	30,286.64	
TOTAL	\$210,286.86	Excluding GST

BUDGETED EXPENSE:

Items (exclusive)	Budget 2024/2025 12 Months	Comments
Rates	\$1,600.00	Based on last year's actuals
Bank Fees	20.00	
Building Manager's Fees	42,256.92	CPI Increase
Building Manager's Office Expenses	1,122.38	CPI Increase
Building Managers Unit Rental	25,730.93	CPI Increase
Administration/ Secretarial Fee	15,249.29	CPI Increase
Income Tax Return Preparation Fee	200.00	
R & M – General	33,000.00	As discussed
Electricity	8,580.00	Avg @ \$715 per month
Water & Waste	300.00	Avg @ \$25 per month
TOTAL – Operational	\$128,059.52	As agreed
<u>Insurance</u>	\$	
Insurance Premium	48,180.70	
Insurance Valuation	1,360.00	
Office Bearers' Liability	1,200.00	
TOTAL – Insurance	\$50,740.70	
Long Term Maintenance Fund	\$30,286.64	
TOTAL	\$209,086.86	Excluding GST

Moved: June Ferguson

Seconded: Steven Haslemore

Carried

LEVIES:

- Subject to sufficient funds, the Body Corporate Manager was authorised to pay accounts for the body corporate as they fall due and to issue invoices to proprietors from time to time to recover their respective proportionate share of costs set by the budget in accordance with section 84(1) of the Unit Titles Act 2010.
- The levies are due on 18th April 2024

	<ul style="list-style-type: none"> The Body Corporate Manager advised that a levy statement will be distributed to owners with a copy of the minutes and that payment of the levy for the forthcoming year should be paid by the date stipulated so that the insurance premium can be paid. 																			
16.	<p>RESOLUTION 13 - NONPAYMENT OF LEVIES:</p> <p>It was resolved by the Body Corporate, by ordinary resolution, that if any levies authorised by this or any other general meeting of the Body Corporate are not paid by a proprietor on the due date, the Body Corporate Manager is authorised and instructed on behalf of the Body Corporate to exercise those powers conferred on the Body Corporate by Sections 121 and 124 of the Act including the recovery of any costs expended as a result of that proprietor's default pursuant to Section 127 of the Act.</p> <p>Moved: Bernard Wright Seconded: Giselle Rasquinha Carried</p>																			
17.	<p>RESOLUTION 14 - 10% INTEREST:</p> <p>It was resolved by the Body Corporate, by ordinary resolution, that the interest recoverable pursuant to Section 128 of the Act on such unpaid levies be resolved at 10% per annum.</p> <p>Moved: Bernard Wright Seconded: Giselle Rasquinha Carried</p>																			
18.	<p>RESOLUTION 15 - APPROVAL OF CREDITOR INVOICES:</p> <p>It was resolved by the Body Corporate, by ordinary resolution, that the Body Corporate Manager be authorised to pay line items in the budget as and when they fall due but refer to the Body Corporate Committee for approval for unknown amounts for the balance of budget items.</p> <p>The following invoices are currently approved to be paid:</p> <table border="1"> <thead> <tr> <th>Contractor</th><th>Frequency</th><th>Purpose</th></tr> </thead> <tbody> <tr> <td>Apex Insurance</td><td>Annual</td><td>Insurance</td></tr> <tr> <td>Opteon Solutions</td><td>Annual</td><td>Valuation</td></tr> <tr> <td>Bayview Property Management</td><td>Monthly</td><td>Building Manager</td></tr> <tr> <td>WaterCare</td><td>Monthly</td><td>Water</td></tr> <tr> <td>Mercury Energy</td><td>Monthly</td><td>Power</td></tr> </tbody> </table> <p>Moved: Bernard Wright Seconded: Giselle Rasquinha Carried</p>	Contractor	Frequency	Purpose	Apex Insurance	Annual	Insurance	Opteon Solutions	Annual	Valuation	Bayview Property Management	Monthly	Building Manager	WaterCare	Monthly	Water	Mercury Energy	Monthly	Power	
Contractor	Frequency	Purpose																		
Apex Insurance	Annual	Insurance																		
Opteon Solutions	Annual	Valuation																		
Bayview Property Management	Monthly	Building Manager																		
WaterCare	Monthly	Water																		
Mercury Energy	Monthly	Power																		
19.	<p>RESOLUTION 16 – SECTION 126 ONCHARGES:</p> <p>It was resolved by the Body Corporate, by ordinary resolution, that the Body Corporate Manager be authorised to recover debts from expenditure for the benefit of a unit or units in accordance with</p>																			

	<p>Section 126 of the Act where it determines on behalf of the Body Corporate that one or more of the units has benefited from such expenditure substantially more than other units.</p> <p>Moved: Bernard Wright Seconded: Giselle Rasquinha Carried</p>	
20.	<p>RESOLUTION 17 – APPOINTMENT OF AGENT FOR TENANCY TRIBUNAL:</p> <p>It was resolved by the Body Corporate by ordinary resolution that Price Baker Berridge be appointed to represent the Body Corporate for the Tenancy Tribunal as and when required.</p> <p>Moved: Bernard Wright Seconded: Giselle Rasquinha Carried</p>	
21.	<p>HEALTH AND SAFETY REPORT:</p> <p>The Body Corporate obtained a Health & Safety Report from Solutions in Engineering in July 2016. All hazards identified in the report have been addressed. No further hazards identified.</p> <p>RESOLUTION 18 – HEALTH & SAFETY:</p> <p>It was resolved, by ordinary resolution, that the Body Corporate authorises the committee to continually review, action as necessary and update the hazard register for the complex, based on risks identified and notified by any owner, resident or visitor, to ensure a safe environment for all.</p> <p>Moved: Seconded: Carried</p>	
22.	<p>ASBESTOS MANAGEMENT:</p> <p>From 4th April 2018 under the new Health and Safety at Work (Asbestos) Regulations 2018, any owner of occupier of a building that contains asbestos MUST have an Asbestos Management Plan. This is a significant change that impacts on all building managers and owners. Ignorance regarding asbestos can no longer be used as an excuse. The court of law will expect that an owner of a building will have done, or made all best efforts, to identify if there is any asbestos present.</p> <p>The Body Corporate have previously resolved against obtaining an Asbestos Survey.</p>	
23.	<p>RESOLUTION 19 – SERVICE OF DOCUMENTS:</p> <p>It was resolved, by ordinary resolution, that where an owner provides an email address for the register of owners, that email address shall be the owner's preferred method of contact and address for service.</p> <p>Moved: Giselle Rasquinha Seconded: Alyssa Develter Carried</p>	
24.	<p>OTHER BUSINESS:</p>	

	<p>a) <u>Proposed 2025 AGM Date</u> Thursday 6th March 2025 at 7:00 p.m.</p> <p>b) <u>Body Corporate Portal</u> BCA Ltd. is now offering online portal access to all owners of Body Corporate. This portal will allow owner to access documents relating to the Body Corporate 24/7. Matt Meintjes to be on portal.</p> <p>c) <u>Key Points of Contact</u></p> <ol style="list-style-type: none"> 1. Glenn Kwok Phone: 021904097 Email: glenn.kwok@gmail.com 2. Paula Beaton Phone: 021612336 Email: paula@bca.co.nz <p><u>Administrators</u></p> <ol style="list-style-type: none"> 3. Mizhara Amzar Phone: 093732336 Email: mizhara@bca.co.nz 4. Ruqayyah Dadi-Patel Phone: 093732336 Email: ruqayyah@bca.co.nz <p><u>Accountant</u></p> <ol style="list-style-type: none"> 5. Phil Leveanasiga Phone: 0212151345 Email: phil@bca.co.nz <p><u>Levy Team</u></p> <ol style="list-style-type: none"> 6. Rume Phone: 093732336 Email: levies@bca.co.nz 	
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	<p>d) <u>Unit Titles Amendment Act</u> A summary of the Unit Titles Amendment Act was tabled at the meeting, and a soft copy is available upon request.</p> <p>e) For each committee meeting claim coming through to be sent to all committee. Schedule of building management.</p> <p>f) The Building Manager's rental is based on market rental i.e. the market rental of an average of four similar units in complex.</p> <p>g) <u>Watermain Replacement</u> Watermain replacement to be done. It need to go around someone's unapproved extension.</p> <p>There being no further general business, the meeting closed at 9:15 p.m.</p>	
	<p>MATTERS SUBSEQUENT TO MEETING:</p> <p><u>Unit 18 Insurance Claim:</u></p> <p><i>"Based on information we have the Unit 18 claim was relating to the water ingress via roof flashing due to gradual deterioration/ maintenance issues.</i></p> <p><i>The following has been confirmed to the owners:</i></p> <p><i>There is no cover under your insurance policy for the roof damage as this has been found by the report and the Loss Adjustor attending that the water ingress is from the following, which would <u>not be considered sudden and accidental</u></i></p> <ul style="list-style-type: none"> • <i>The weatherboard is hard down to the head flashing (no 6mm capillary clearance)</i> • <i>Possibly no stop end on the flashing.</i> <p><i>As previously noted the policy only responds to sudden and accidental damages. No cover for gradual deterioration, design or material faults, or maintenance issues such as wear and tear.</i></p> <p><i>Please note the same exclusion applies to Unit 18s claim: this is a standard exclusion on all "material damage/house" policies in NZ i.e. there is no cover for faulty materials/ faulty workmanship as per page 13 of attached policy wording:</i></p>	

5. Faulty workmanship, design and materials

This material damage section does not insure the cost of putting right:

- (a) or repairing or replacing faulty materials;
- (b) faulty workmanship;
- (c) work performed to a faulty or defective design, plan or design specification; or
- (d) faulty or defective work where the fault or defect results from an error or omission in the design specification;

but this exclusion does not apply to any consequential *damage* occurring as a result of (a) this exclusion that is not otherwise excluded.

Based on the claims notes the resulted damage was covered and I believe payment as been made to the owners on 19/12/2023."

Insurance Cover

"The buildings are covered for ACCIDENTAL and Sudden damages. There are no exclusion to the parts of the building however, the damage must be caused by a sudden and accidental event such as strong wind or fallen tree etc

The reason the flashings and the roof is not covered in the Unti's 18 claim is due to the water entering through design fault i.e. no 6mm capillary clearance) // no stop end on the flashing."