Condo MCST Insurance vs Your Own Cover: Find the Gaps

Description

The Building Maintenance and Strata Management Act generally requires an MCST to insure the subdivided building under a damage policy and hold specified liability cover. That does not automatically make the MCST policy a contents, renovation or personal-liability policy for every owner. Improvements added after the temporary occupation permit may require written notice and an additional premium to enter the building-policy calculation.

This article is written for a Singapore condo owner assuming the MCSTâ??s building policy covers everything inside the unit and resolves one task: separate the statutory MCST damage policy, public-liability cover, notified improvements and the ownerâ??s personal insurance needs. It is deliberately narrow. The decision should be made from the controlling condition and current evidence, not from a similar case or a convenient search snippet.

Put the issue in the right column

Your situation	Next move
The loss affects original building fabric	Ask for the MCST damage-policy wording and claim route
The item is a renovation added after TOP	Check whether written notice and additional premium were recorded
The loss affects furniture or belongings	Look to the owner or occupierâ??s contents cover
A person or another unit suffers damage	Map the alleged act, responsible party and liability policy separately

For a property decision, the useful file is built around the property, parties, agreement, money trail and remedy. A label such as owner, agent or MCST is only the starting point. The document and the act determine what follows.

Start with the insured object

The MCST policy is attached to the subdivided building and specified risks, not every item physically located inside a lot. The controlling rule is set out by Building Maintenance and Strata Management Act.

Action: List building, improvement, contents and liability as separate rows. Add the date and the document or screen used, so the conclusion can be checked without reconstructing it from messages later.

Retrieve the policy, not a label

â??Building insuranceâ?• does not reveal limits, excesses, exclusions or reinstatement terms.

Action: Request the current schedule and relevant wording. Add the date and the document or screen used, so the conclusion can be checked without reconstructing it from messages later.

Identify post-TOP improvements

The regulations exclude certain owner improvements from the subdivided building unless notice is given and extra premium paid.

Action: Keep the notice, declared value and receipt. Add the date and the document or screen used, so the conclusion can be checked without reconstructing it from messages later.

Separate public liability

MCST liability cover concerns occurrences on common property; it is not a blanket defence for every owner act. The companion procedure was checked against Building Maintenance (Strata Management) Regulations.

Action: Record location, cause and responsible party. Add the date and the document or screen used, so the conclusion can be checked without reconstructing it from messages later.

Check mortgage requirements

A lender may require insurance even where the MCST already holds a statutory policy.

Action: Compare the loan condition with existing cover. Add the date and the document or screen used, so the conclusion can be checked without reconstructing it from messages later.

Avoid double-counting and gaps

Two policies can overlap on one element while leaving contents or alternative accommodation uninsured.

Action: Build one claim map before buying more cover. Add the date and the document or screen used, so the conclusion can be checked without reconstructing it from messages later.

Two LBRD tools to use

a four-layer coverage matrix for original building, owner improvements, contents and liability

Build this from the facts above. Give every row one owner and one status: confirmed, pending or not applicable. Where a number is involved, show the input and arithmetic. Where a route or eligibility test is involved, show the condition that selected the branch. This is LBRD analysis, not an authority decision.

a pre-loss document checklist covering MCST schedule, policy wording, renovation notice, declared value, excess and personal policy

Use this as the second-pass check. Link the conclusion to its source, record the date checked and attach the evidence that supports the next action. Unknowns stay visible; they are not filled with assumptions merely to complete the sheet.

Worked example

An owner installs S$80,000 of built-in carpentry and flooring after TOP. A later insured event damages the unit. The useful file asks whether those improvements were notified to the MCST and included for an extra premium, what the building policy excludes, and what the ownerâ??s renovation or contents policy covers. The presence of an MCST policy alone does not answer the claim.

The example changes one consequential fact at a time. That matters because the same headline question can produce a different route when the party, date, amount, document, location or service level changes. Treat the result as a worked analysis and confirm the live facts for the real case.

What the working file should contain

Field	What to record
Subject	a Singapore condo owner assuming the MCSTâ??s building policy covers everything inside the unit
Decision	separate the statutory MCST damage policy, public-liability cover, notified improvements and the ownerâ??s personal insurance needs
Evidence date	The date each official page, record or notice was checked
Owner	The person responsible for the next action
Fallback	The safe alternative if a condition is not met

Final check

1. Ask for the MCST damage-policy wording and claim route.
2. Check whether written notice and additional premium were recorded.
3. Look to the owner or occupierâ??s contents cover.
4. Map the alleged act, responsible party and liability policy separately.
5. Compare the loan condition with existing cover.
6. Build one claim map before buying more cover.

Before money or a deadline is committed, compare the signed document with the live regulator guidance. Preserve dated messages and do not merge a contractual claim with a regulatory complaint.

Limits and escalation

Insurance outcomes depend on the current policy, cause of loss, statutory definitions and claim facts. This is general information, not an interpretation of a specific policy or legal advice.

If a material fact is disputed, stop before the irreversible step. Ask the controlling authority, operator or an appropriately qualified professional, and keep the reply with the working file. Do not turn an estimate, example or inference into a confirmed entitlement, deadline, price or outcome.

Continue with these LBRD guides

For the next adjacent task, read Condo AGM Proxy Voting: The 48-Hour Check. A second useful route is Condo By-Laws: What Owners and Tenants Must Check. Both links point to live pages with a different primary intent.

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