

Unit Owner vs Association Hazard Insurance Coverage Areas

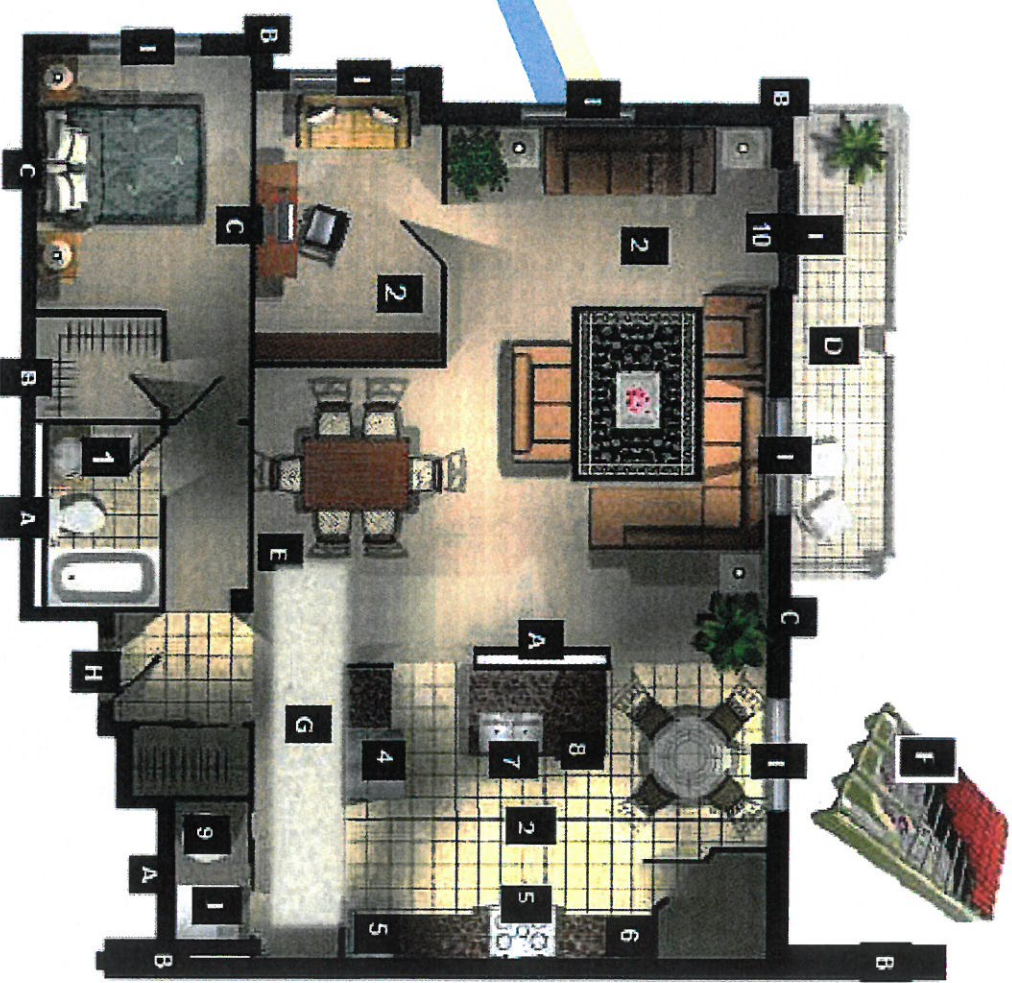
This diagram is provided for illustration purposes only and should not be solely relied upon as the basis for insurance. We recommend you review Florida Condominium Statute 718 and your specific condominium documents for updated insurance and maintenance responsibilities.

Unit Owners Responsibilities – Hazard Insurance

1. Bathroom Sink
2. Wall/Floor/Ceiling Coverings
Including paint, wallpaper, tile, wood, carpet, laminate, etc.
3. Electrical Outlets & Fixtures
4. Refrigerator
5. Oven/Stove & Hood
6. Countertops & Cabinets
7. Kitchen Sink
8. Dishwasher
9. Water Heaters & Water Filters
10. Window Treatments
Including curtains, drapes, blinds and all hardware

Association Responsibilities – Hazard Insurance

- A. Hot/Cold Supply Lines - Fire Systems/Sprinklers
- B. Perimeter/Load Bearing Walls including Common Party Walls
- C. Electrical Wiring
- D. Balcony/Porches/Stairs
- E. Unfinished Drywall/Wallboard
- F. Roofs
Including covering, insulation & trusses
- G. Unfinished Floors
- H. Exterior Doors
- I. Windows/Sliding Glass Doors
- J. A/C & Heating Units



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