

For any insurance related event, the safety of you and your family is first and foremost, then contact your Claims Representative as soon as possible, whom are usually available 24/7 or at least you can start the claims process online. If you can! document everything and take pictures of the damage as it may take several days for a Claims Adjustor to inspect your property. Notify the Condo Association office of the situation as soon as you can. If any portion of the damage is the Association's responsibility I will contact our Association Insurance Agent.

Also, following is a summary from the Florida Statute 718:

The Association Insurance coverage must **exclude** all personal property within the unit or limited common elements, and floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of the unit and serve only such unit. Such property and any insurance thereupon is the responsibility of the unit owner.

In the case of water damage, immediately drying out your property is a priority to prevent mold. There are several companies that provide this 24/7 emergency service, such as are ServePro, Rapid Restoration, Stanley Steemer & TLC Experts, however your Insurance company may have their own preferred vendor. This is normally covered under your policy but check your policy for details. If the water damage is caused by another unit please notify the office immediately so we can contact the owner or enter the unit to find the source. If the situation occurs after office hours notify the guard and he will contact me and the owners or renters. The unit water shut off valve is located in the guest bedroom closet.