

HAZARD INSURANCE COVERAGE RESPONSIBILITIES

The following table is a guide to help identify Hazard Insurance coverage responsibilities for unit owners and condominium associations based on compliance with Florida Statute 718.111

Residential Building Elements – Hazard Insurance		Unit Owner Insurance Responsibility	Condo Association Insurance Responsibility
A. VERTICAL WALLS			
1.	Exterior Building Walls		
	A. Mesh, Lath, Sheathing, Glass Block, Stucco (Painted)		X
	B. Studs, Insulation		X
	C. Unfinished Sheet Rock/Drywall		X
	D. Interior Wall Area of Exterior Wall (Paint, Tile or Wallpaper or Other Wall Coverings)	X	
2.	Unit Interior Walls including Party Walls		
	A. Block, Studs, Insulation		X
	B. Unfinished Sheet Rock/Drywall		X
	C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)	X	
3.	Common Area Interior Walls		
	A. Block, Studs, Insulation		X
	B. Unfinished Sheet Rock/Drywall		X
	C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)		X
B. HORIZONTAL FLOORS INCLUDING CEILINGS			
1.	Unit Interior Floors		
	A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
	B. Floor Coverings	X	
2.	Common Area Floors		
	A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
	B. Floor Coverings		X
3.	Unit Interior Ceilings And Roof Area		
	A. Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall		X
	B. Paint and Texture Finishes (Popcorn, etc.)	X	
4.	Common Area Ceilings and Roof Area		
	A. Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall		X
	B. Paint and Texture Finishes (Popcorn, etc.)		X
C. ROOFING – UNIT INTERIOR & COMMON AREAS			
	A. All Framing, Structural Supports, Decking, Insulation and Roof Cover		X
D. HVAC			
	A. All HVAC Components, including Air Handlers, Compressors Servicing a Single Condo Unit		X
E. MISCELLANEOUS UNIT INTERIOR FIXTURES			
	A. Electrical Fixtures, Appliances, Water Heaters and Cabinetry	X	

© Copyright, 2004, by Bruce D. Riemann

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 are the responsibility of the unit owner to insure.

Tequesta Insurance Advisors/Marsh & McLennan Agency, LLC
 Office 561-746-4546
 For Emergencies After Hours Call Jodie Eber 561-632-2911