

## Brown & Brown Insurance

6611 Orion Drive • Suite 201 • Fort Myers, FL • 33912  
239-278-0278

<b>Condominium vs. Unit Owner "Insurance" Responsibilities</b>		
<u>BUILDING COMPONENT</u>	<u>Responsibility for Repairs From Covered Cause of Loss</u>	
	<u>UNIT OWNER</u>	<u>ASSOCIATION</u>
Concrete Footings		Responsible
Foundations Walls		Responsible
Floor Framing Systems		Responsible
Exterior Wall Framing		Responsible
Interior Wall Framing		Responsible
Exterior Insulation		Responsible
Interior Demising Insulation		Responsible
Exterior Siding		Responsible
Roofing		Responsible
Windows		Responsible
Entry Doors & Skylights		Responsible
Interior Doors, base doors & windows		Responsible
Crown – Trim Moldings	Responsible	
Upgraded Moldings & Trim	Responsible	
Wall & Ceiling Texture	Responsible	
Built-In Cabinets & Countertops	Responsible	
Drywall – Perimeter Walls		Responsible
Drywall – Interior Load Bearing		Responsible
Drywall – Interior Non-Load Bearing		Responsible
Drywall – Separation Fire Walls		Responsible
Exterior Electric Fixtures, Fans, Light Fixtures		Responsible
Interior Electric Fixtures, Fans, Light Fixtures	Responsible	
Unit Electric Wiring		Responsible
Building Distribution Wiring		Responsible
Flooring – Unfinished		Responsible
Floor Finish (Staining, Pickling, etc.)	Responsible	
Vinyl or Ceramic Tile	Responsible	
Carpeting	Responsible	
All HVAC (A/C Units, Distribution Duct Work, Diffusers, etc.)		Responsible
Plumbing Roughing		Responsible
Toilets & Sinks		Responsible
Appliances	Responsible	
Window Treatments, Curtains, Drapes, Blinds & Related Hardware	Responsible	
Interior Painting – Prime Coat	Responsible	
Interior Painting – Finish Coat	Responsible	
Exterior Painting		Responsible
Hurricane Shutters – Association Installed		Responsible
Hurricane Shutters – Unit Owner Installed		Responsible
Staircases – Exterior		Responsible
Staircases – Interior or Structural		Responsible
Staircases – Unit Owner Installed		Responsible
Landscaping – Improved Landscaping Only		Responsible
Common Areas (Pool & Deck, Pool House, Spa, Tennis Courts)		Responsible
Building Sewage Treatment		Responsible
Baseboards		Responsible
Water Heaters	Responsible	

(10/2017)