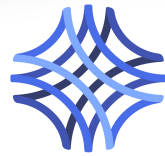


CONDO ASSOCIATION VS UNIT OWNERS

RESIDENTIAL CONDOMINIUM HAZARD/WIND INSURANCE COVERAGE RESPONSIBILITIES

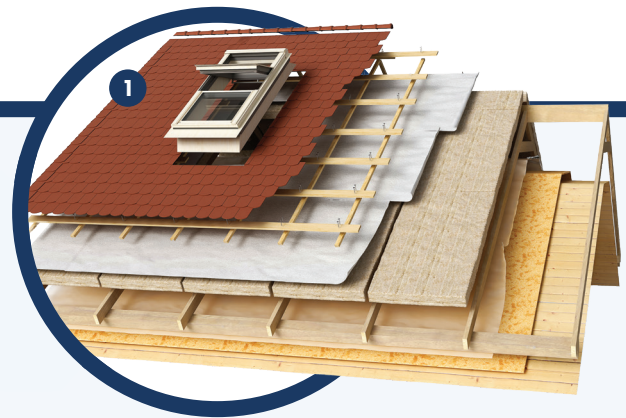


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Per Florida Insurance Statute 718.111(11), a condo association's insurance policy typically covers the structure of the building and may help protect the bare walls, floors and ceiling. Unit owners are responsible for covering things like kitchen cabinets, appliances, bathroom fixtures, and any plumbing and wiring in the unit with their own insurance policy.

It's important to know who is responsible for what insurance coverages. The diagrams on this page illustrate these responsibilities¹. Make sure you also review the condominium insurance documents and your state's condominium statutes.

¹This information is provided for illustration purposes only and should not be relied upon exclusively as the basis for insurance. We recommend you review the 718.111(11) FL Condominium Statutes and your specific condominium documents for updated insurance and maintenance responsibilities for your association.



UNIT OWNER'S RESPONSIBILITY TO INSURE

- A** Personal Contents: Furniture, electronics, appliances, fixtures, floor and wall covering, etc.

ASSOCIATION'S RESPONSIBILITY TO INSURE

- 1** Roofs: Covering/Insulation/Trusses
- 2** Water Pipes/Fire Sprinklers
- 3** Walls - Perimeter/Load Bearing/Common
- 4** Balcony/Porches/Stairs
- 5** Electrical Wiring in Building
- 6** Unfinished Drywall
- 7** Exterior Windows Flush to Exterior Walls
- 8** Furthest Exterior Doors, including Sliding Glass Doors
- 9** A/C & Heating Units
- 10** Bare Cement Floors

RESIDENTIAL CONDOMINIUM HAZARD/WIND INSURANCE COVERAGE RESPONSIBILITIES

Building Component	Responsibility for Insuring
Concrete Footings	Association
Foundations walls	Association
Floor Framing Systems	Association
Exterior Wall Framing	Association
Interior Wall Framing	Association
Exterior Insulation	Association
Interior Insulation	Association
Exterior Siding	Association
Roofing	Association
Windows	Association
Entry Doors & Skylights	Association
Interior Doors	Association
Base, Door, Window and Crown Trim Moldings	Unit Owner
Upgraded Moldings and trim	Unit Owner
Wall and Ceiling Texture	Unit Owner
Built-In Cabinets and Countertops	Unit Owner
Medicine Cabinets	Unit Owner
Drywall -Perimeter Walls	Association
Drywall - Interior Load Bearing	Association
Drywall - Interior Non Load Bearing (original)	Association
Drywall - Separation Fire Walls	Association
Exterior Electric Features, Fans, Light Fixtures	Association
Interior Electric Fixtures, Fans, Light Fixtures	Unit Owner
Unit Electric Wiring	Association
Building Distribution Wiring	Association

Building Component	Responsibility for Insuring
Flooring - Unfinished	Association
Floor Finish (Staining, Pickling, Etc.)	Unit Owner
Vinyl or Ceramic Tile	Unit Owner
Carpeting	Unit Owner
HVAC - Air Conditioning Units	Association
HVAC- Distribution Duct Work	Association
HVAC - Diffusers	Association
HVAC - Condensing Units	Association
Plumbing Roughing	Association
Plumbing Fixtures	Unit Owner
Appliances	Unit Owner
Window Treatments, Curtains, Drapes, Blinds and Related Hardware	Unit Owner
Wallpaper	Unit Owner
Interior Painting - Prime Coat	Unit Owner
Interior Painting - Finish Coat	Unit Owner
Exterior Painting	Association
Hurricane Shutters - Association Installed	Association
Hurricane Shutters - Unit Owner Installed	Unit Owner
Staircases - Exterior	Association
Staircases - Interior Structure	Association
Staircases - Unit owner Installed	Unit Owner
Landscaping	Association
Common Areas	Association
Building Sewage Treatment	Association

This material has been prepared for informational purposes only. The Baldwin Group, and its affiliates, do not provide tax, legal or accounting advice. Please consult with your own tax, legal or accounting professionals before engaging in any transaction.

The above information is related specifically to hazard (wind/fire) insurance and not flood insurance. To discuss the differences that apply to flood insurance contact the Baldwin Advisor listed below:



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