

Insurance Coverage Responsibilities

| Insurance Items | Hazard Ins. | Hazard Ins. | Flood Ins. | Flood Ins. |
|---|----------------------------------|------------------------------|-------------------|--------------------|
| Florida Statute 718 - Condominium Building | | | | |
| Construction Materials | Unit Owner Responsibility | Assoc. Responsibility | Unit Owner | Association |
| Exterior - Wall Frame to Interior Drywall | | YES | | YES |
| Exterior - Wall Finish | | YES | | YES |
| Exterior - Windows | | YES | | YES |
| Exterior - Roof Including All Construction Components | | YES | | YES |
| Exterior - Foundation | N/A | N/A | | YES |
| Interior - Wall Frame (Metal/Wood Studs, Concrete, etc.) | | YES | | YES |
| Interior - Wall Frame (Insulation, Plumbing, Electrical, etc.) | | YES | | YES |
| Interior - Wall Frame Finish (Drywall, Plaster, Plywood, etc.) | | YES | | YES |
| Interior - Wall Covering (Paint, Wallpaper, Tile, Stucco, etc.) | YES | | | YES |
| Interior - Ceiling Frame (Metal/Wood Studs, Concrete, etc.) | | YES | | YES |
| Interior - Ceiling Frame (Insulation, Plumbing, Electrical, etc.) | | YES | | YES |
| Interior - Ceiling Frame Finish (Drywall, Plaster, Plywood, etc.) | | YES | | YES |
| Interior - Ceiling Covering (Paint, Wallpaper, Stucco, Tile, etc.) | YES | | | YES |
| Interior - Floor Frame (Metal/Wood Studs, Concrete, etc.) | | YES | | YES |
| Interior - Floor Frame (Insulation, Plumbing, Electrical, etc.) | | YES | | YES |
| Interior - Floor Frame Finish (Unfinished Wood, Composite, Metal, etc.) | | YES | | YES |
| Interior - Floor Covering (Carpet, Wood, Tile, Finished Wood, etc.) | YES | | | YES |
| Interior - Bathtub, Shower, Enclosures, Sink, Commode, etc. | | YES | | YES |
| Interior - Built-in Cabinets and Countertops | YES | | | YES |
| Interior - Appliances (All) | YES | | | YES |
| Interior - Electrical Fixtures | YES | | | YES |
| Interior - Blinds | YES | | | YES |
| HVAC (Heating, Cooling, Ventilation, etc.) | | YES | | YES |
| Water Heaters, Water Filters, etc. | YES | | | YES |