

Unit Owner vs Association Hazard Insurance Coverage Areas

This diagram is provided for illustration purposes only and should not be solely relied upon as the basis for insurance. We recommend you review Florida Condominium Statute 718 and your specific condominium documents for updated insurance and maintenance responsibilities.

Unit Owner Responsibilities – Hazard Insurance

1. Bathtub / Shower
2. Toilet
3. Bathroom Sink
4. Wall/Floor/Ceiling Coverings including paint, wallpaper, tile, wood, carpet, laminate etc.
5. Electrical Outlets & Fixtures
6. Interior Doors
7. Refrigerator
8. Oven/Stove & Hood
9. Counter Tops & Cabinets
10. Kitchen Sink
11. Dishwasher
12. Light Fixtures
13. Water Heaters & Water Filters
14. Window Treatments, including curtains, drapes, blinds and all hardware

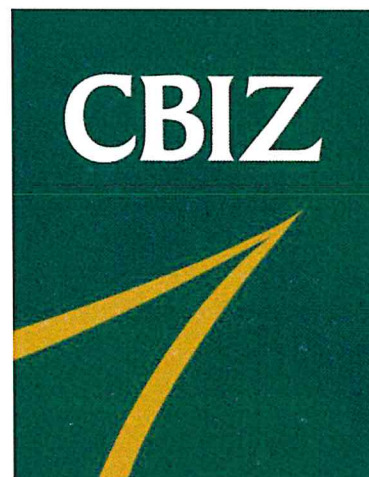


Association Responsibilities – Hazard Insurance

- A. Hot/Cold Water Pipes including Fire Systems/Sprinklers
- B. Perimeter/Load Bearing Walls including Common/Party walls
- C. Electrical Wiring
- D. Balcony/Porches/Stairs
- E. Unfinished Drywall/Wallboard
- F. Roofs to include covering, insulation & trusses
- G. Unfinished Floors
- H. Exterior Doors
- I. Windows/Sliding Glass Doors
- J. A/C & Heating unit including Compressor



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1. **Unit Owners Special Coverage “A”**
 - a. Normal unit owner insurance policies provide coverage on a named peril basis. Some of these perils include fire, lightning, wind and hail. Confirm the “**Unit Owners Special Coverage A**” endorsement which changes the policy to an “All Peril” basis
2. **Personal Property**
 - a. Everything in your unit that is not permanently affixed is considered personal property. Confirm limits are adequate and that coverage is afforded on a replacement cost basis in lieu of actual cash value.
3. **Dwelling Coverage (Coverage A)**
 - a. Should be insured for a minimum of \$40/sq. ft. foot of air-conditioned space. Increased limits should be taken into consideration when significant improvements have been made to the unit.
4. **Personal Liability**
 - a. Minimum Limit of \$300,000
5. **Mold, Fungi, Wet or Dry Rot, or Bacteria**
 - a. Minimum Limit of \$10,000/ occurrence; \$20,000 aggregate.
 - b. Consider purchasing higher limits where available
6. **Water Back-Up & Sump Overflow**
 - a. Confirm endorsement and Increase limits where available
7. **Wind mitigation credits**
 - a. Check your policy to make sure you are receiving all available credits based on the latest inspection. Update when an opening is additionally protected, i.e., windows, doors, roof, garage door, etc.
8. **Ordinance and Law coverage.**
 - a. Confirm endorsement on policy and increase limits when available
9. **Unit Rented to Others**
 - a. Ensure you have the endorsement entitled “unit owners rented to others”.
10. **Deductibles**
 - a. Verify your All Other Peril (AOP) and Hurricane Deductibles are at an adequate level for your budget.

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