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REAL ESTATE

PROPERTY INSURANCE RESPONSIBILITIES

Residential Building Elements	Unit Owners Responsibility	Condominium Assn. Responsibility
Concrete Footings		X
Foundations Walls		X
Floor Framing Systems		X
Exterior Wall Framing		X
Interior Wall Framing		X
Exterior Insulation		X
Interior Demising Insulation		X
Exterior Siding		X
Roofing		X
Windows		X
Entry Doors & Skylights		X
Interior Door		X
Base Door, Window and Crown - Trim Moldings	X	
Upgraded Moldings & Trim	X	
Wall & Ceiling Texture	X	
Built-In Cabinets & Countertops	X	
Medicine Cabinets	X	
Drywall		X
Exterior Electric Fixtures, Fans, Light Fixtures		X
Interior Electric Fixtures, Fans, Light Fixtures	X	
Unit Electric Wiring		X
Buildings Distribution Wiring		X
Flooring Unfinished		X
Floor Finish	X	
Vinyl, Wood, Ceramic Tile Carpet Etc..	X	
HVAC Air Conditioning Units Etc.		X
Plumbing Rough		X
Plumbing Fixtures	X	
Appliances	X	
Window Treatments & Related Hardware	X	
Interior Wall Coverings (Paint, Wallpaper Etc.)	X	
Exterior Painting		X
Hurricane Shutters -Association Installed		X
Hurricane Shutters - Unit Owner Installed	X	
Staircases – Association Installed		X
Staircases - Unit Owner Installed	X	

The preceding table is a guide to help identify Property Insurance coverage responsibilities for unit owners and condominium association responsibilities based on the Florida Statute 718.111. Please refer to the Statute for specific questions

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FLOOD INSURANCE RESPONSIBILITIES

Residential Building Elements	Unit Owners Responsibility	Condominium Assn. Responsibility
A. VERTICAL WALLS		X
1. Exterior Building Walls		X
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 Wall Including Party Walls		X
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		X
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 INCL CEILINGS		X
1. Unit Interior Floors		X
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings		X
2. Common Area Floors		X
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings		X
3. Unit Interior Ceilings and Roof Area		X
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		X
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		X
A. All Framing, Structural Supports, Decking, Insulation and Roof Cover		X
D. MISCELLANEOUS UNIT INTERIOR FIXTURES		X
A. Electrical Fixtures, Appliances, Air Handlers, Water Heaters & Cabinetry		X

The preceding table is a guide to help identify Flood Insurance coverage responsibilities for unit owners and condominium association responsibilities based on the National Flood Insurance Program Guidelines

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