

HAZARD INSURANCE COVERAGE RESPONSIBILITIES

The following table is a guide to help identify Hazard Insurance coverage responsibilities for unit owners and condominium associations based on compliance with Florida Statute 718.111

Residential Building Elements – Hazard Insurance		Unit Owner Insurance Responsibility	Condo Association Insurance Responsibility
A. VERTICAL WALLS			
1.	Exterior Building Walls		
	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 Walls including Party Walls		
	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		
	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 INCLUDING CEILINGS			
1.	Unit Interior Floors		
	A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
	B. Floor Coverings	X	
2.	Common Area Floors		
	A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
	B. Floor Coverings		X
3.	Unit Interior Ceilings And Roof Area		
	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		
	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			
	A. All Framing, Structural Supports, Decking, Insulation and Roof Cover		X
D. HVAC			
	A. All HVAC Components, including Air Handlers, Compressors Servicing a Single Condo Unit		X
E. MISCELLANEOUS UNIT INTERIOR FIXTURES			
	A. Electrical Fixtures, Appliances, Water Heaters and Cabinetry	X	

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