

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 effective 1-1-09

<u>Residential Building Elements - Hazard Insurance</u>	Responsibility	
	<u>unit owner</u>	<u>condo association</u>
A. Vertical Walls		
1. Exterior Building Walls		
A. Mesh, Lath, Sheating, 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 Incl. 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 Sheetrock or Drywall		X
B. Paint And Texture Finishes (Popcorn, etc)	X	
4. Common Area Ceilings And Roof Area		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheetrock 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 Condominium Unit		X
E. Miscellaneous Unit Interior Fixtures		
A. Electrical Fixtures, Appliances, Water Heaters And Cabinetry	X	

