

# 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.

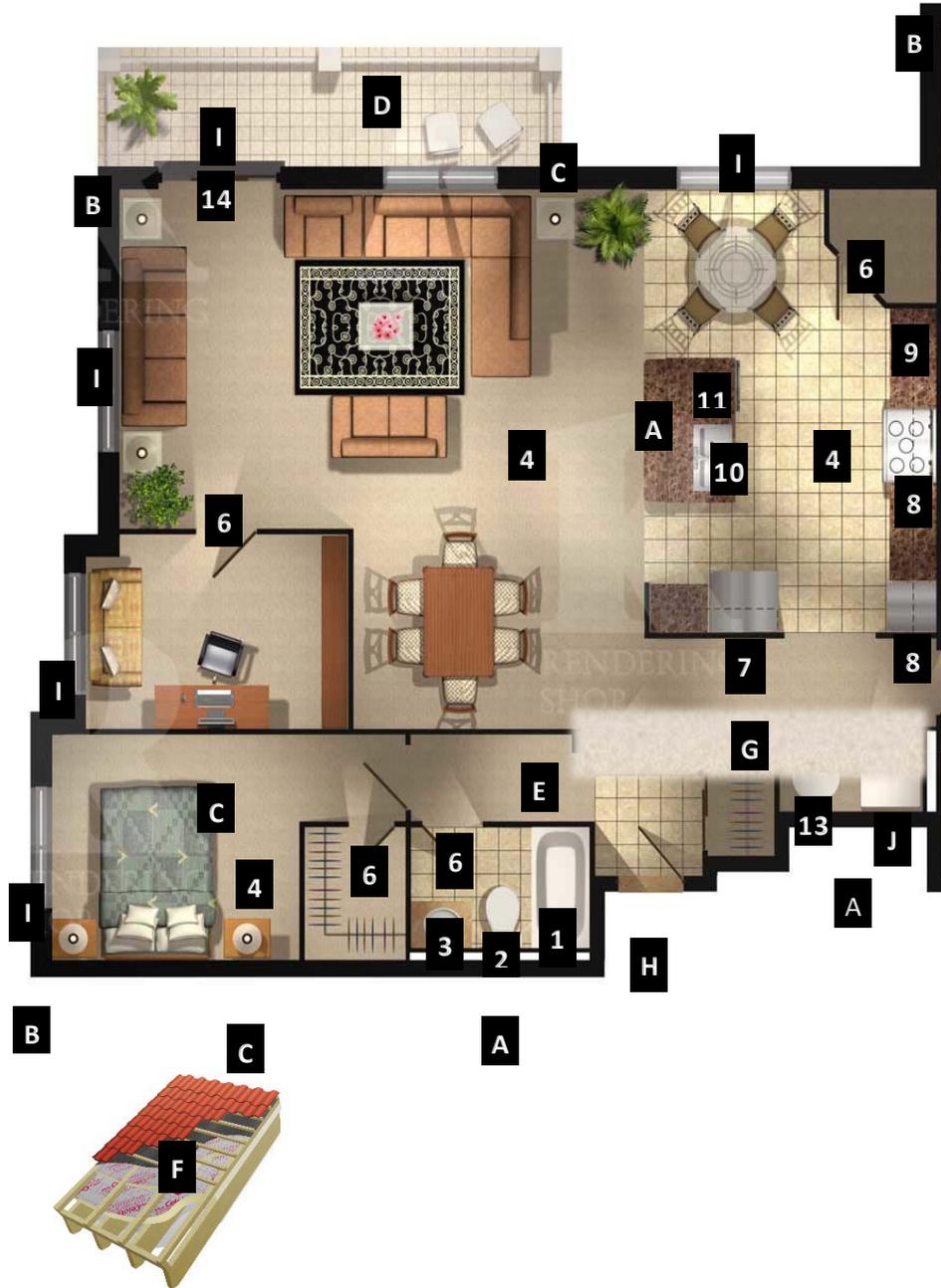
## Unit Owner Responsibilities – Hazard Insurance

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

UNIT OWNER UNIVERSITY

## 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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