

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 to 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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HAZARD INSURANCE RESPONSIBILITIES AS GOVERNED BY FLORIDA STATUTE 718

DESCRIPTION	CONDOMINIUM ASSOCIATION RESPONSIBILITY	INDIVIDUAL UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVER	YES	NO
Structural Framing and Roof Cover		
2. EXTERIOR WALLS	YES	NO
Paint, Stucco, Insulation, Studs, Concrete Block, Brick, Etc.		
3. UNIT INTERIOR WALLS	YES	NO
Party walls, Unfinished Drywall Insulation, Metal and Wood Studs		
4. COMMON AREA	YES	NO
Interior Walls, Studs, Block and Drywall Floor, Wall, and Ceiling Finishes		
5. UNIT INTERIOR	NO	YES
Floor, Wall & Ceiling, Finishes, Paint, Carpet, Tile, Etc		
6. UNIT AND COMMON AREA	YES	NO
Structural Floors		
Structural Ceilings		
Structural Walls	YES	NO
7. COMMON AREA AIR CONDITIONERS	YES	NO
8. COMMON AREA ELECTRICAL	YES	NO
9. INTERIOR UNIT COMPONENTS	NO	YES
Appliances		
Electrical Fixtures		
Air Conditioners		
Water Heaters		
Cabinets	NO	YES

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FLOOD INSURANCE RESPONSIBILITIES AS GOVERNED BY THE NATIONAL FLOOD INSURANCE PROGRAM

DESCRIPTION	CONDOMINIUM ASSOCIATION RESPONSIBILITY	INDIVIDUAL UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVER		
Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS		
Paint, Stucco, Insulation, Studs, Concrete Block, Brick, Etc.	YES	NO
3. UNIT INTERIOR WALLS		
Party walls, Unfinished Drywall Insulation, Metal and Wood Studs	YES	NO
4. COMMON AREA		
Interior Walls, Studs, Block and Drywall Floor, Wall, and Ceiling Finishes	YES	NO
5. UNIT INTERIOR		
Floor, Wall & Ceiling, Finishes, Paint, Carpet, Tile, Etc	YES	NO
6. UNIT AND COMMON AREA		
Structural Floors	YES	NO
Structural Ceilings	YES	NO
Structural Walls	YES	NO
7. COMMON AREA AIR CONDITIONERS	YES	NO
8. COMMON AREA ELECTRICAL	YES	NO
9. INTERIOR UNIT COMPONENTS		
Appliances	YES	NO
Electrical Fixtures	YES	NO
Air Conditioners	YES	NO
Water Heaters	YES	NO
Cabinets	YES	NO