

RE: Unit Interior Insurance

Dear Residents;

We would like to bring to your attention some important information regarding the coverage provided by the Condominium Association's Property Insurance Policy.

The statutes and laws in the state of Florida that govern Condominiums and Insurance are very specific as to what the unit owner's responsibilities are and what the Condominium's responsibilities are. It is standard practice and highly recommended that unit owners purchase insurance for the contents and interiors of their units. This is not something that is included in your closing or your mortgage; it is something that needs to be purchased by the unit owner to protect everything inside your unit. **The condominium insurance policy only covers the common areas; and inside of the units from the unfinished sheet rock back.**

The best way to understand what the responsibility of the Association is; is to know what is NOT covered by the Association's property policy.

According to Florida Law (F.S 718.111 (11)(f)3) the Association's policy must exclude:

- All personal property within the unit (clothes, computers, electronics etc.)
- Floor, wall and ceiling coverings
- Light fixtures
- Electrical fixtures, appliances, water heaters, water filters, built-in cabinets and counter tops and window treatments
- Curtains, drapes, blinds, hardware, and similar window treatments

Such property and any insurance thereupon is the responsibility of the unit owner. You are not required to purchase insurance, by law, and by not having insurance you choose to self-insure (meaning paying out of your own pocket).

There are personal insurance policies available to cover the above mentioned property. These policies also provide liability coverage to provide payment for negligent acts against a Third Party's property or bodily injuries.

These personal insurance policies come in handy especially when "Water Damages" arise from bursting pipes or backed up toilets. Sometimes when these events occur it's very difficult to determine who is ultimately responsible for the damage, and in many cases each Unit Owner has to take care of their damages on their own.

Example: Toilet backs up causing damage to the unit where it occurred and two units below. The units have wood floor damage, carpet, furniture, cabinets. These items are not covered by the Condominium Association's property policy and if nobody is found negligent each unit is responsible for repairs to their own damaged property.

Other scenarios in which Water Damage can occur and nobody may be found negligent: Pipe Burst, Sprinkler Discharge, Fire Fighters response and action.

Having a personal insurance policy can alleviate the headache of not knowing what to do. The insurance company can coordinate payment with all the other parties or other insurance companies involved or simply pay the claim to the insured unit regardless of who is at fault.

We recommend that you contact an Insurance Agent if you currently don't carry a personal policy to protect the property NOT covered by the Association's policy.

Kindly,

Below is a matrix designed to give an understanding of what is covered by the Association's property policy and what is covered by the unit owner base on Florida Statue 718.111

Ceilings

	Association	Unit Owner
Light Fixtures, Ceiling Fans		X
HVAC Ductwork In Ceilings	X	
HVAC unit (located in closet)	X	
Insulation	X	
Drywall, Acoustic Tiles, Plaster	X	
Paint, Texture, Glitter, Wallpaper		X
Smoke Alarm, other Sensors		X
Ceiling joists	X	

Floor

	Association	Unit Owner
Floor Covering - Carpet, Tile, Vinyl, Wood etc.		X
Carpet pad		X
Mastic Used to install floor covering		X
Shower floor		X
Thick mud base for shower pan	X	
Concrete Slab	X	
Sub-floor	X	
Furniture Remove & Reset/Protect		X

Exterior

	Association	Unit Owner
Roof	X	
Windows	X	
Sliding Glass Doors	X	
Decks	X	
Siding - Stucco, Vinyl, Wood etc.	X	
Exterior Lights (attached to Bldg.)	X	
Fences (Must be scheduled on policy)	X	
Sewage Lift Station	X	
Light Poles & Signs (Must be scheduled on policy)	X	
Pools (Must be scheduled on policy)	X	
A/C Condensing Units on Roof	X	
A/C Unit Stands	X	

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Walls

	Association	Unit Owner
Paint, Texture, Wallpaper, Tile, Paneling, etc.		X
Crown, Base & Chair Rail, Casing	X	
Drywall, Plaster & Lathe	X	
Cabinets		X
Countertops		X
Vanities		X
Sinks & Faucets		X
Toilets		X
Interior Doors, Shower Doors		X
Wall Mirrors		X
Medicine Cabinets		X
Water Heater		X
Bathtub		X
Shower or Tub Enclosures		X
Bath Accessories, Towel bars, Soap dishes, paper holders etc.		X
Switch or outlet plates		X
Outlets and Switches	X	
Phone, TV, Internet Jack	X	
Appliances, Frig, Stove, D/W etc.		X
Closet shelves & rods		X
Plumbing inside Interior walls	X	
Insulation - Bat, Blown or Foam	X	
Range Hood		X