



# Condominium vs. Unit Owner Insurance Responsibilities

Building Component	Responsibility for Repairs from	
	Unit Owner	Association
ALL HVAC (A/C Units, Distribution Duct Work, Diffusers, etc.)		Responsible
Appliances	Responsible	
Baseboards, Window & Crown - Trim Molding	Responsible	
Building Distribution Wiring		Responsible
Building Sewage Treatment		Responsible
Built-In Cabinets & Countertops	Responsible	
Carpeting	Responsible	
Common Areas (Pool & Deck, Pool House, Spa, Tennis Courts)		Responsible
Concrete Footings		Responsible
Drywall - Interior Load Bearing		Responsible
Drywall - Interior Non-Load Bearing		Responsible
Drywall - Perimeter Walls		Responsible
Drywall - Separation Fire Walls		Responsible
Entry Doors & Skylights		Responsible
Exterior Electric Fixtures, Fans, Light Fixtures		Responsible
Exterior Painting		Responsible
Exterior Siding		Responsible
Exterior Wall Framing		Responsible
Floor Finish (Staining, Pickling, etc.)	Responsible	
Floor Framing Systems		Responsible
Flooring - Unfinished		Responsible
Foundation Walls		Responsible
Hurricane Shutters - Association Installed		Responsible
Hurricane Shutters - Unit Owner Installed	Responsible	
Interior Doors		Responsible
Interior Electric Fixtures, Fans, Light Fixtures	Responsible	
Interior Painting - Finish Coat	Responsible	
Interior Painting - Prime Coat	Responsible	
Interior Wall Framing		Responsible
Landscaping - Improved Landscaping Only		Responsible
Medicine Cabinets	Responsible	
Plumbing Roughing		Responsible
Roofing		Responsible
Staircases - Interior or Structural		Responsible
Staircases - Unit Owner Installed	Responsible	
Staircases-Exterior		Responsible
Toilets & Sinks		Responsible
Unit Electric Wiring		Responsible
Upgraded Moldings & Trim	Responsible	
Vinyl or Ceramic Tile	Responsible	
Wall & Ceiling Texture	Responsible	
Wallpaper	Responsible	
Window Treatments, Curtains, Drapes, Blinds & Related Hardware	Responsible	
Windows		Responsible

The process of selecting the Coverage A/building limit on the HO-6 unit owners form is a difficult task. The unit owner is the one who must make the selection after careful analysis of what the costs to rebuild may be. It is better to err on the side of caution and have "a little too much coverage" come claim time. This document is for general reference only and should not be construed as coverage. Final determination of coverage will be subject to Policy conditions.



# Condominium vs. Unit Owner Insurance Responsibilities

Building Component—Flood Insurance	Responsibility for Repairs from Covered Cause of Loss	
	Unit Owner	Association
ALL HVAC (A/C Units, Distribution Duct Work, Diffusers, etc.)		Responsible
Appliances		Responsible
Baseboards, Window & Crown - Trim Molding		Responsible
Building Distribution Wiring		Responsible
Building Sewage Treatment		Responsible
Built-In Cabinets & Countertops		Responsible
Carpeting		Responsible
Common Areas (Pool & Deck, Pool House, Spa, Tennis Courts)		Responsible
Concrete Footings		Responsible
Drywall - Interior Load Bearing		Responsible
Drywall - Interior Non-Load Bearing		Responsible
Drywall - Perimeter Walls		Responsible
Drywall - Separation Fire Walls		Responsible
Entry Doors & Skylights		Responsible
Exterior Electric Fixtures, Fans, Light Fixtures		Responsible
Exterior Painting		Responsible
Exterior Siding		Responsible
Exterior Wall Framing		Responsible
Floor Finish (Staining, Pickling, etc.)		Responsible
Floor Framing Systems		Responsible
Flooring - Unfinished		Responsible
Foundation Walls		Responsible
Hurricane Shutters - Association Installed		Responsible
Hurricane Shutters - Unit Owner Installed		Responsible
Interior Doors		Responsible
Interior Electric Fixtures, Fans, Light Fixtures		Responsible
Interior Painting - Finish Coat		Responsible
Interior Painting - Prime Coat		Responsible
Interior Wall Framing		Responsible
Landscaping - Improved Landscaping Only		Responsible
Medicine Cabinets		Responsible
Plumbing Roughing		Responsible
Roofing		Responsible
Staircases - Interior or Structural		Responsible
Staircases - Unit Owner Installed		Responsible
Staircases-Exterior		Responsible
Toilets & Sinks		Responsible
Unit Electric Wiring		Responsible
Upgraded Moldings & Trim		Responsible
Vinyl or Ceramic Tile		Responsible
Wall & Ceiling Texture		Responsible
Wallpaper		Responsible
Window Treatments, Curtains, Drapes, Blinds & Related Hardware		Responsible
Windows		Responsible

The process of selecting the Coverage A/building limit on the HO-6 unit owners form is a difficult task. The unit owner is the one who must make the selection after careful analysis of what the costs to rebuild may be. It is better to err on the side of caution and have "a little too much coverage" come claim time. This document is for general reference only and should not be construed as coverage. Final determination of coverage will be subject to Policy conditions.